

Official Record

Recording requested By  
COW COUNTY TITLE CO

Eureka County - NV

Mike Rebaleati - Recorder

Fee: \$17.00

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RPTT:

Recorded By: FES

Book- 511 Page- 0148

40298-Eur

APN # 07-250-27

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO:

Bank of America, N.A.  
Farmington - Credit Services  
Attn: Notice Desk  
CT2-515-BB-03  
70 Batterson Park Road  
Farmington, CT 06032



0216578

Space above for Recorder's Use

Title of Document: MODIFICATION AGREEMENT (DEED OF TRUST)

Please complete Affirmation Statement below:

I, the undersigned, hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the personal information (as defined in NRS 603A.040) of any person or persons. (Per NRS 239B.030)

Bank of America, N.A.

*Amy R. VanMeter, AVP*

Amy VanMeter, Assistant Vice President

Date: November 19, 2010

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

## MODIFICATION AGREEMENT

### (Deed of Trust)

This Modification Agreement (Deed of Trust) ("Modification Agreement") is made as of November 19, 2010, by Debra L. Newton a Single Woman ("Trustor") and Bank of America, N.A. ("Beneficiary").

### Factual Background

A. Trustor executed a certain Revolving Credit Deed of Trust Security Agreement and Assignment of Rents (the "Deed of Trust") for the benefit of Beneficiary, dated June 22, 2006, and recorded on June 23, 2006, as Instrument Number 205326, Official Records of Eureka County, State of Nevada.

B. Trustor and Beneficiary desire to amend the Deed of Trust as set forth below.

### Agreement

Therefore, Trustor and Beneficiary agree as follows:

1. All capitalized terms not otherwise defined herein shall have the meanings given to them in the Deed of Trust. Beneficiary is sometimes referred to herein as "Lender" and Trustor is sometimes referred to herein as "Grantor".

2. Lender and Grantor hereby modify the Deed of Trust as follows:

(a) The indebtedness secured by the Deed of Trust has changed or has been modified. Accordingly, the definition of "Note" in the Deed of Trust is hereby modified to read as follows in its entirety:

The word "Note" means the promissory note dated June 22, 2006, in the original principal amount of \$100,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. **NOTICE TO GRANTOR: THE NOTE CONTAINS A VARIABLE RATE.**

The Note has been modified by a Loan Modification Agreement dated November 19, 2010 and the revolving line of credit feature has been removed and the Note has a final maturity date of June 15, 2016.

3. Except as provided in this Modification Agreement, the terms of the Deed of Trust remain in full force and effect.

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Ref #: 1000458845 : - Debra L. Newton  
Nevada Modification Agreement (Deed of Trust)



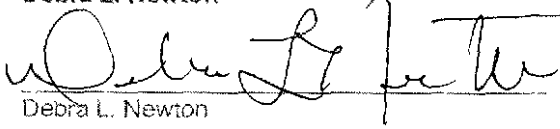
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IN WITNESS WHEREOF, Trustor and Beneficiary have executed this Modification Agreement as of the date first above written.

Debra L. Newton

  
Debra L. Newton

BANK OF AMERICA, N.A.

By:   
Amy VanMeter, Assistant Vice President

COPIES



ACKNOWLEDGMENT

STATE OF NEVADA

COUNTY OF Eureka

This instrument was acknowledged before me on 12/6<sup>th</sup>/10 by Debra L. Newton as \_\_\_\_\_ of \_\_\_\_\_



Kathy Bacon-Bowling  
NOTARY PUBLIC  
My commission expires: May 11, 2011

ACKNOWLEDGMENT

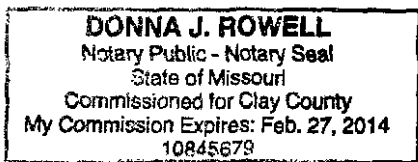
STATE OF MISSOURI )  
MISSOURI ) ss:  
COUNTY OF Eureka )

On this 9<sup>th</sup> day of December, 2010, before me, a Notary Public in and for said County and State, personally appeared Debra L. Newton Amy Vermetter, to me personally known, who, being by me duly sworn (or affirmed), did say that said individual is the Assistant Vice President of Bank of America, N.A. a corporation, and that said instrument was signed on behalf of said corporation by authority of its Corporate resolutions, and said person acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal the day and year last above written.

Donna J. Rowell  
Notary Public

My Commission Expires: Feb 27, 2014



Ref #: 1000458845 : - Debra L. Newton  
Nevada Modification Agreement (Deed of Trust)