

Denton County
Cynthia Mitchell
County Clerk
Denton, Tx 76202



70 2007 00062470

Instrument Number: 2007-62470

Recorded On: May 30, 2007

As
Deed of Trust

Parties: NATIONPOINT

To

Billable Pages: 5

Number of Pages: 5

Comment:

(Parties listed above are for Clerks reference only)

**** Examined and Charged as Follows: ****

Deed of Trust	32.00
Total Recording:	32.00

***** DO NOT REMOVE THIS PAGE IS PART OF THE INSTRUMENT *****

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY
because of color or race is invalid and unenforceable under federal law.

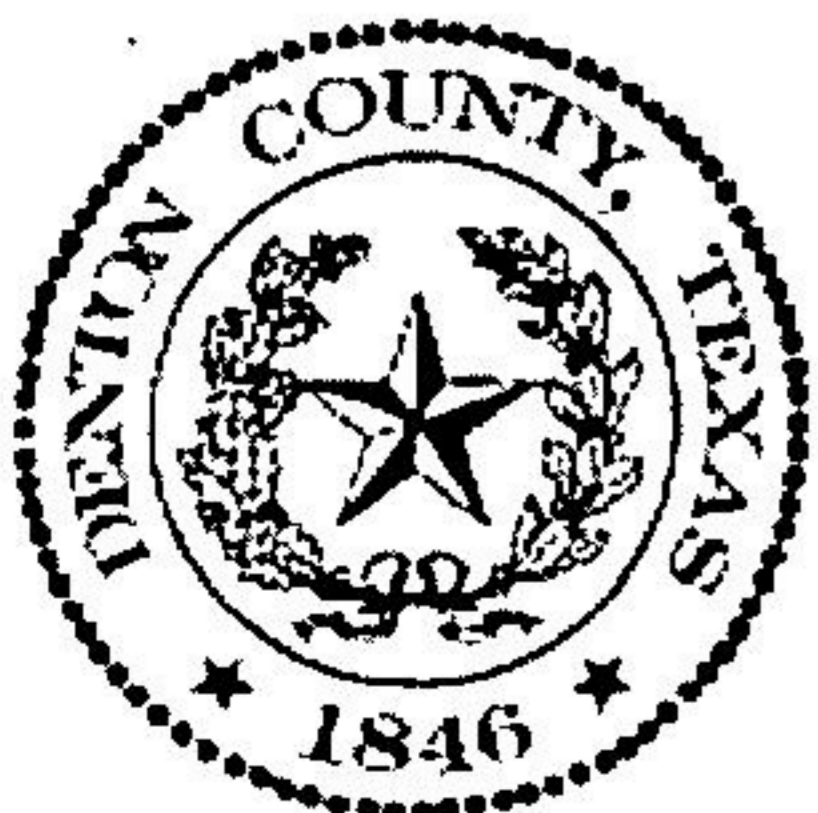
File Information:

Document Number: 2007-62470
Receipt Number: 390151
Recorded Date/Time: May 30, 2007 09:19:54A

Record and Return To:

SECURITY CONNECTIONS
1935 INTERNATIONAL WAY
IDAHO FALLS ID 83402

User / Station: K Young - Cash Station 2



THE STATE OF TEXAS }
COUNTY OF DENTON }

I hereby certify that this instrument was FILED in the File Number sequence on the date/time
printed hereon, and was duly RECORDED in the Official Records of Denton County, Texas.

C. Mitchell

County Clerk
Denton County, Texas

RECORDING REQUESTED BY:

and

Return to:

NationPoint
C/O SECURITY CONNECTIONS, INC.
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

FF8060105DR-10L

Loan Number: 4000738025
MIN : 100425240007380253

Date: August 2, 2006

REFORMATION / AMENDMENT TO DEED OF TRUST

THIS AGREEMENT is made effective the 2nd day of August, 2006, between NationPoint A Division of National City Bank of Indiana ("Lender") and "NICHOLAS WILLIAMS, AN UNMARRIED PERSON" ("Borrower(s)")

RECITAL

- a. Borrower made and delivered to Lender a Promissory Note (the "Note") in the principal amount of \$25,300.00, dated May 22, 2006 evidencing a loan in that sum made by Lender to Borrower(s).
- b. The Note is secured by a Deed of Trust recorded in the office of the County Recorder of DENTON on ⁵⁻²³⁻²⁰⁰⁶, as document # ²⁰⁰⁶⁻⁶¹¹⁵², against the real property commonly known as 2808 MEMORIAL DR, DENTON, TX 76210 and legally described as:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

- c. Lender and Borrower(s) desire to correct an error in the Deed of Trust securing the Note to accurately reflect their original intent and agreement.

AGREEMENT

1. The Deed of Trust securing the Note is reformed and /or amended as follows:

CORRECTS BY RE-RECORDING THE DEED OF TRUST BY REPLACING THE PAGE 1 WITH THE ATTACHED PAGE 1.

2. Other than as set forth above, this Agreement does not create any new right or obligation for either Lender or Borrower(s) with respect to the Note or the Deed of Trust which, except as reformed and /or amended by the Agreement are reaffirmed in full.

Nicholas Williams by *[Signature]* as P/A

8/2/06
DATE

NICHOLAS WILLIAMS BY NATIONPOINT A DIVISION OF
NATIONAL CITY BANK OF INDIANA BY DIANE ORTIZ/ MORTGAGE LIAISON
MANAGER AS POWER OF ATTORNEY

NATIONPOINT A DIVISION OF NATIONAL CITY BANK OF INDIANA

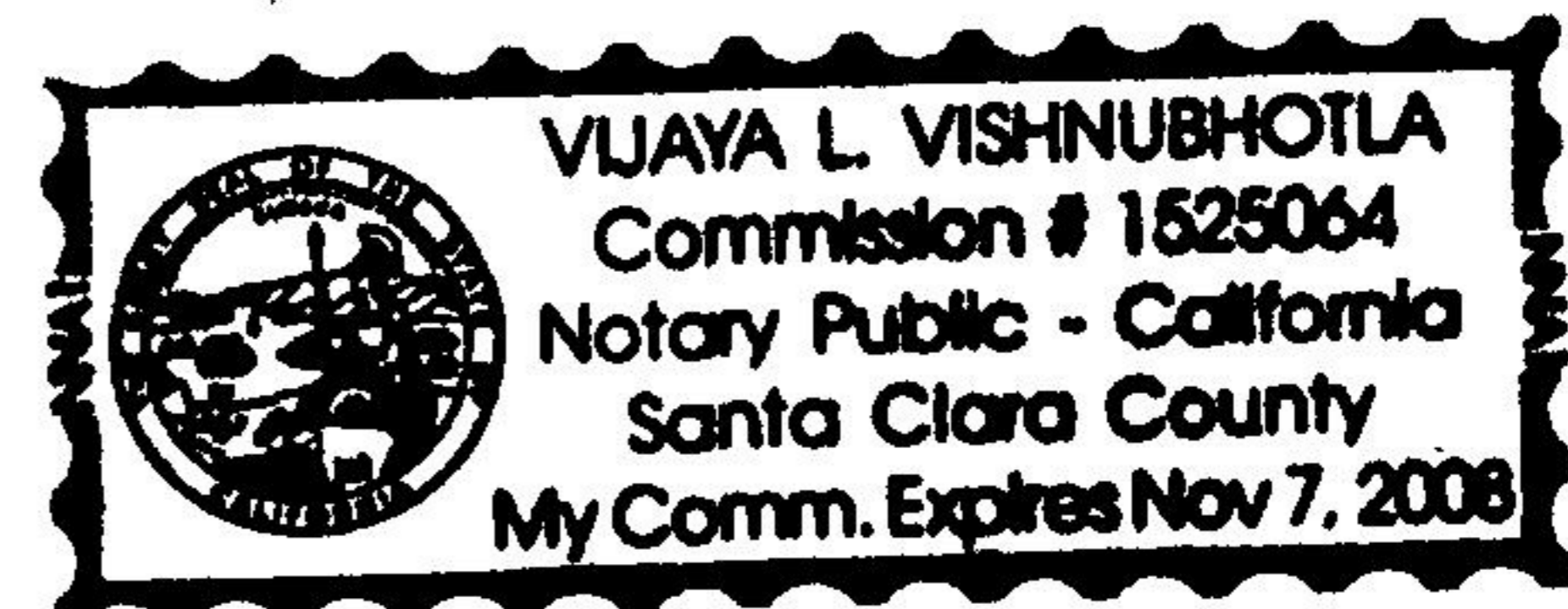
[Signature]
BY DIANA BECKER/ V.P OF MORTGAGE OPERATIONS

8/2/06
DATE

STATE OF CALIFORNIA
COUNTY OF SANTA CLARA

On **August 2, 2006** before me, **Vijaya L Vishnubhotla, Notary Public**, personally appeared **Diane Ortiz/Mortgage Liaison Manager and Diana Becker/VP of Mortgage Operations** personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/ their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal



Signature *Vijaya*

After Recording Return To:

NATIONPOINT
c/o SECURITY CONNECTIONS
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any of the following information from this instrument before it is filed for record in the public records: your social security number or your driver's license number.

[Space Above This Line For Recording Data]

DEED OF TRUST (Secondary Lien)

MIN: 100425240007380253

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 9, 11, 16, 18 and 19. Certain rules regarding the usage of words used in this document are also provided in Section 14.

(A) "Security Instrument" means this document, which is dated **May 22, 2006**, together with all Riders to this document.

(B) "Borrower" is **NICHOLAS WILLIAMS, AN UNMARRIED PERSON**.

Borrower is the grantor under this Security Instrument.

(C) "Lender" is **NATIONPOINT A DIVISION OF NAT. CITY BANK OF IN**
Lender is a National Association
the laws of United States of America
2150 NORTH FIRST STREET, SAN JOSE, California 95131

organized and existing under
. Lender's address is

. Lender includes any holder of the Note who is entitled to receive payments under the Note.

(D) "Trustee" is **Matthew Haddock**

Trustee's address is **512 Main Street, Suite 1200, Fort Worth, TX 76102**

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

LOT 25, IN BLOCK E, OF SUMMIT OAKS PHASE I, AN ADDITION TO THE CITY OF DENTON IN DENTON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET P, SLIDES 163 AND 164, PLAT RECORDS, DENTON COUNTY, TEXAS.

which currently has the address of

DENTON
[City]

, Texas

2808 MEMORIAL DR
[Street]

76210
[Zip Code]

("Property Address"):

Loan # 4000738025