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Kathy Hill, Skagit County Auditor
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Return To:

Bank of America, N.A.
P.O. Box 84448
Seattle, WA 98124
Attention: Terri Murphy, R/C No. 80085

Document Titles: Modification of Mortgage

Recording Number: 9904150120

Grantor: William E. Benson and Joyce A. Benson

Grantee: Bank of America, N.A.

Legal Description: SW ¼ of SE ¼ of S 23 TSP 35 N, R3 E, W.M.

Tax I.D. Number: 350323-4-004-007 (R34724)

FOR RECORDING IN SKAGIT County, Washington

AFTER RECORDING MAIL TO:

BANK OF AMERICA, N.A.

P.O. Box 84448

Seattle, WA 98124

Attention: TERRI MURPHY, R/C No. 80085

MODIFICATION OF MORTGAGE

This Amendment amends that certain Mortgage dated DECEMBER 1, 1998, and recorded under recording number 9904150120, records of SKAGIT County, Washington ("Mortgage"). The Mortgage is amended to provide:

A. Credit Limit. The maximum principal amount which is secured by the Mortgage is changed to **\$67,898.96**.

B. Payments. The required payments under the obligation secured by the Mortgage is changed as follows: Borrower shall make payments of interest accrued to the payment due date commencing on July 1, 2000, and continuing on the same day of each month thereafter. Payments of principal in the amount of \$13,600.00 shall be due annually, commencing December 15, 2000, and continuing on the same day of each year thereafter, until June 1, 2005, when the entire unpaid balance of principal and accrued interest shall be due and payable in full.

DATED May 24, 2000.

Bank:

Bank of America, N.A.

Grantor:

By

Title

William E. Benson
WILLIAM E. BENSON

Joyce A. Benson
JOYCE A. BENSON



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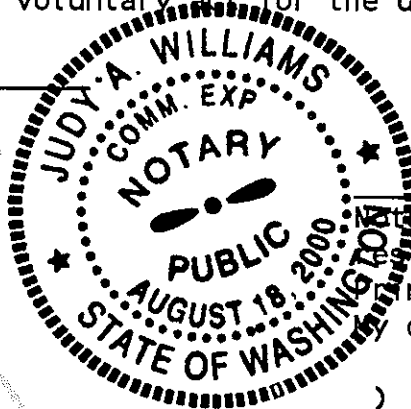
Kathy Hill, Skagit County Auditor

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State of Washington)
County of Skagit)

I certify that I know or have satisfactory evidence that William Benson is the person who appeared before me, and said person acknowledged that (s)he signed this instrument and acknowledged it to be her/his free and voluntary act for the uses and purposes mentioned in the instrument.

DATED: 5-26-00



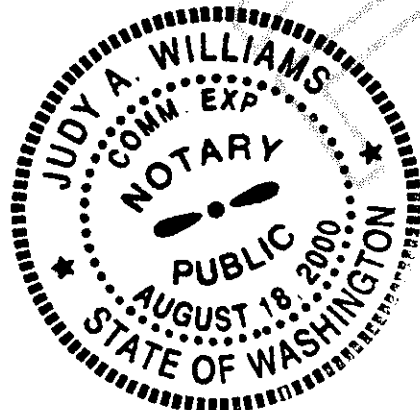
Judy A. Williams

Notary Public for the State of Washington,
residing at Burlington
Printed name of Notary: Judy A Williams
My commission expires Aug 18, 00

State of Washington)
County of Skagit)

I certify that I know or have satisfactory evidence that Joyce A Benson is the person who appeared before me, and said person acknowledged that (s)he signed this instrument and acknowledged it to be her/his free and voluntary act for the uses and purposes mentioned in the instrument.

DATED: 5-26-00



Judy A. Williams

Notary Public for the State of Washington,
residing at Burlington
Printed name of Notary: Judy A Williams
My commission expires Aug 18, 00



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Kathy Hill, Skagit County Auditor

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