

RETURN ADDRESS

CUSTOM RECORDING SOLUTIONS
2550 N. REDHILL AVE.
SANTA ANA, CA 92705



200611030086
Skagit County Auditor

11/3/2006 Page 1 of 5 11:45AM

Document Title(s)

Order # 2838440

MODIFICATION AGREEMENT

Reference Numbers(s) of related documents

A.F. : 200207120088

Additional Reference #s on page

Grantor(s) (Last, First and Middle Initial)

MURLE J. BROWN JR.

KAY S. BROWN

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)

BANK OF AMERICA, N.A

PRLAP, INC-TRUSTEE

Additional grantees on page

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

GOVERNMENT LOT 10, SECTION 20, TOWNSHIP 35 N, RANGE 9 E, AUDITOR'S FILE NO. 654868

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

350920-0-017-0015

Additional parcel #s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

Recording Requested By:
Bank of America, NA

Recording requested by: LSI

When recorded return to :
Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705

9-700-04-21

Loan Number: 68209001015499

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99506254 1547470

28 38440

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 27th day of SEPTEMBER, 2006, between MURLE J BROWN JR, KAY S BROWN

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated JUNE 27, 2002 and recorded in Book or Liber at page(s) , instrument or document number 200207120088 of the Land , Records of SKAGIT, WASHINGTON [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 49616 CONCRETE SAUK VALLEY RD, CONCRETE, WASHINGTON 98237-9426

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

Exhibit

APN# 350920-0-017-0015



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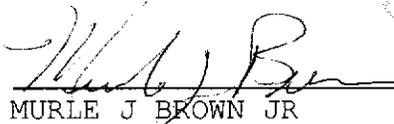
5 11:45AM

MODIFICATION. Lender and Borrower hereby agree to modify the Security Instrument as follows:

The Terms of the Agreement and the Security Instrument are modified to increase the Credit Limit set forth in the Agreement and Instrument to a Credit Limit of \$ 60,000.00

The Maturity Date of the Security Instrument is changed and extended to SEPTEMBER 27, 2031

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.



MURLE J BROWN JR (Seal)
-Borrower



KAY S BROWN (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower



[Space Below This Line For Acknowledgment]

State of Washington)
County of Skagit) ss.

On 9/27/06 before me, Helen E. Overnell

personally appeared MURLE J BROWN JR, KAY S BROWN

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.



NOTARY SEAL

Helen E. Overnell
NOTARY SIGNATURE

Helen E. Overnell
(Typed Name of Notary)



Order ID: 2038440

Loan No.: 006002541547470

**EXHIBIT A
LEGAL DESCRIPTION**

The following described real estate, situated in the County of Skagit State of Washington:

Government Lot 10, Section 20, Township 35 North, Range 9 East of the Willamette Meridian, Except that portion thereof lying Easterly of the Westerly line of that certain strip of land as conveyed to Skagit County for road, by instrument recorded August 20, 1964, under Auditor's File No. 654868, records of Skagit County, Washington, and except County road, if any, and also except that portion thereof as conveyed to M.N. Richardson, by instrument recorded September 25, 1899, under Auditor's File No. 31536, records of Skagit County, Washington, being more particularly described as follows: Beginning at the South Quarter corner of Section 20; thence 20 chains North; thence 20 chains East; thence 20 chains South; thence 20 chains West to the point of beginning.

Situated in Skagit County, Washington.

WITH THE APPURTENANCES THERETO.

APN: 350920-0-017-0015



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