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CUSTOM RECORDING SOLUTIONS
2550 N. REDHILL AVE.
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200702270138

Skagit County Auditor

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Document Title(s)

Order # 2911878

MODIFICATION AGREEMENT

Reference Numbers(s) of related documents

A.F. : 200311040127

Additional Reference #s on page

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

Westover, Ralph F.

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)

Lot 72 of Shelter Bay Div.2, rec'd March 17, 1970, in Vol.43, Pg833-838, AF#737013

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

5100-002-072-0000

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

00-04-21

Loan Number: 68200105291499

995062841737380 [Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

2911878

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 20th day of OCTOBER 2006, between RALPH F WESTOVER, SURVIVING TRUSTEE OF THE RALPH F. WESTOVER AND BEATRICE W. WESTOVER REVOCABLE LIVING TRUST DATED 10/31/1995 ("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 OCTOBER 31, 2003 and recorded in Book or Liber at page(s) , instrument or document number 200311040127 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 72 HOH PL, LA CONNER, WASHINGTON 98257

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

EXHIBIT



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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 \$ 100,000.00

The Maturity Date of the Security Instrument is changed and extended to OCTOBER 20, 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.

 (Seal)

RALPH F WESTOVER
TRUSTEE OF THE RALPH F. WESTOVER AND
BEATRICE W. WESTOVER REVOCABLE LIVING TRUST
DATED 10/31/1995

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower



[Space Below This Line For Acknowledgment]

State of ARIZONA

)

) ss.

County of MARICOPA

)

On 10/20/06

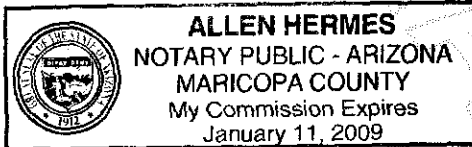
before me,

Allen Hermes

personally appeared RALPH F WESTOVER

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]
NOTARY SIGNATURE

(Typed Name of Notary)

NOTARY SEAL



APN: 5100-002-072-0000

Order ID: 2911878

Loan No.: 995062841737380

EXHIBIT A
LEGAL DESCRIPTION

The land referred to in this policy is situated in the State of WA, County of SKAGIT, City of LA CONNER and described as follows:

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

Lot 72 of Revised Map of Survey of Shelter Bay Div. 2, according to the Survey recorded March 17, 1970, in Volume 43 of Official Records, Pages 833 through 838, under Auditor's File No. 737013, records of Skagit County, Washington.

WITH THE APPURTENANCES THERETO.

APN: 5100-002-072-0000



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