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200703120158
Skagit County Auditor

3/12/2007 Page 1 of 6 10:47AM

Document Title(s)

3185878
MODIFICATION OF SECURITY
INSTRUMENT

Reference Numbers(s) of related documents

200406220119

Additional Reference #s on page

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

PALMER, RALPH A.

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 11 & 12, BLK 90, ANACORTES, VOL. 2, PG 4-7

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

3772-090-012-0015

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

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3185878

18200178089199

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 30th day of JANUARY, 2007, between RALPH A PALMER

("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 10, 2004 and recorded in Book or Liber
at page(s) , instrument or document number 200406220119
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 1320 18TH ST, ANACORTES, WASHINGTON 98221

the real property described being set forth as follows:

~~SCHEDULE~~ A ATTACHED HERETO AND MADE A PART OF.

EXHIBIT

The Principal amount secured by the Security Instrument is changing from \$ 173,700.00 to \$ 213,700.00. The maturity date described in the Security Instrument is changed to JANUARY 30, 2032.

RALPH A PALMER/995070171713010
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

Page 1 of 4



200703120158
Skagit County Auditor

3/12/2007 Page

2 of

6 10:47AM

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.



RALPH A PALMER (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

RALPH A PALMER/995070171713010
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

Page 2 of



200703120158
Skagit County Auditor

3/12/2007 Page 3 of 6 10:47AM

[Space Below This Line For Acknowledgment]

State of WA)
County of SKAGIT) ss.

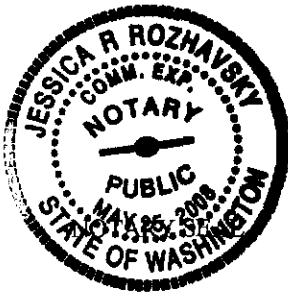
On JAN 30th, 2007 before me,

Jessica R. Rozhavsky

personally appeared RALPH A PALMER

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.



Jessica R. Rozhavsky
NOTARY SIGNATURE

JESSICA R. ROZHAVSKY
(Typed Name of Notary)

Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302

RALPH A PALMER/995070171713010
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

Page 3 of 4



200703120158
Skagit County Auditor

3/12/2007 Page

4 of

6 10:47AM

**MODIFICATION OF SECURITY INSTRUMENT
(Continued)**

LENDER:

BANK OF AMERICA, N.A.

X *David Curtin* (Seal)
David Curtin- Officer **Authorized Officer**

LENDER ACKNOWLEDGEMENT

STATE OF FLORIDA

)

) SS

COUNTY OF DUVAL

)

On this 15 day of February, A.D., 2007, before me, the undersigned Notary Public, personally appeared David Curtin and personally known to me or proved to me on the basis of satisfactory evidence to be the officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By *Elena Moxon*
Elena Moxon, Notary Public
Notary Public in and for the State of Florida

Residing at Jacksonville, FL

My Commission Expires: 3/25/08



Elena Moxon
My Commission DD304030
Expires March 25, 2008

WA



200703120158
Skagit County Auditor

3/12/2007 Page

5 of

6 10:47AM

APN: 3772-090-012-0015

Order ID: 3185878

Loan No.: 995070171713010

EXHIBIT A
LEGAL DESCRIPTION

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

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

Lot 11 and 12, Block 90, Map of the City of Anacortes, according to the plat thereof Recorded in Volume 2 of Plats, Pages 4 through 7, Records of Skagit County, Washington.

Situated in Skagit County, Washington.

WITH THE APPURTENANCES THERETO.

APN: 3772-090-012-0015



200703120158
Skagit County Auditor

3/12/2007 Page

6 of

6 10:47AM