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200704180108
Skagit County Auditor

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Document Title(s)

#3571746
MODIFICATION OF SECURITY
INSTRUMENT

Reference Numbers(s) of related documents

200511080196

Additional Reference #-s on page

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

KELM, CLARENCE F

KELM, BARBARA A

Additional grantors on page

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

BANK OF AMERICA, N.A

Additional grantees on page

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

LOT 105, NOOKACHAMP HILLS PUD, PHASE IIA, 09/15/2003, AUDITOR'S FILE NO.

200309150157, SKAGIT WA

Additional legal is on page

Assessor's Party Tax Parcel/Account Number 8393-013-

P120785

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

700-04-21

Loan Number: 68200136561099

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MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

3371788
This Modification of Security Instrument ("Modification"), made this 29th day of MARCH, 2007, between CLARENCE F KELM, BARBARA A KELM

("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 7, 2005 and recorded in Book or Liber
at page(s) , instrument or document number 200511080196
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 17067 SOCKEYE DRIVE, MOUNT VERNON, WASHINGTON 98274

the real property described being set forth as follows:

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

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00
to \$ 150,000.00 . The maturity date described in the Security Instrument is changed to
MARCH 29, 2032

CLARENCE F KELM/995070852138480

MODIFICATION OF SECURITY INSTRUMENT
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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.

Clarence F. Kelm (Seal)
CLARENCE F KELM -Borrower

Barbara A. Kelm (Seal)
BARBARA A KELM -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

CLARENCE F KELM/995070852138480
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[Space Below This Line For Acknowledgment]

State of Washington)

County of Skagit) ss.

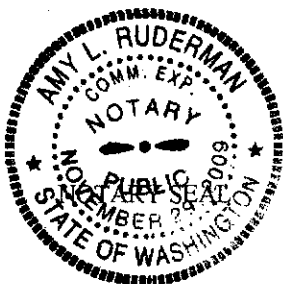
On 19th March 2007 before me,

Amy L Ruderman

personally appeared CLARENCE F KELM, BARBARA A KELM

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.



Amy L Ruderman
NOTARY SIGNATURE

Amy L Ruderman
(Typed Name of Notary)

Resides in Skagit Co.

Prepared by:

Jennifer M. Nicks

Bank of America, N.A.

900 Southside Blvd. Bldg 700

Jacksonville, FL 32256

(900) 444-4302

CLARENCE F KELM/995070852138480

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APN: P120785

Order ID: 3371788

Loan No.: 995070852138480

**EXHIBIT A
LEGAL DESCRIPTION**

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

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

Lot 105, Nookachamp Hills PUD, Phase IIA, as per plat recorded September 15, 2003 under Skagit County Auditor's File No. 200309150157.

WITH THE APPURTENANCES THERETO.

APN: P120785



200704180108

Skagit County Auditor