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200704180110
Skagit County Auditor

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Document Title(s)

Order# 3296948
Modification of Security Instrument

Reference Numbers(s) of related documents

200309020122

Additional Reference #s on page

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

Ruthford Jr., John E.

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)

NE ¼, SE ¼, Sec.33, T36N, R4E, W.M.

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

360433-4-002-0005

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 :
A Custom Recording Solutions
B 2550 N. Redhill Ave.
C Santa Ana, CA. 92705
9

00-04-21

JACKSONVILLE, FLORIDA
Loan Number: 68200102680099

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3296948

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 6th day of MARCH 2007 between JOHN E RUTHFORD JR

("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 JULY 24, 2003 and recorded in Book or Liber at page(s) , instrument or document number 200309020122 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 20483 PRAIRIE RD, SEDRO WOOLLEY, WASHINGTON 98284-8107

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

lsf

The Principal amount secured by the Security Instrument is changing from \$ 25,000.00 to \$ 100,000.00 . The maturity date described in the Security Instrument is changed to MARCH 6, 2032

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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.



JOHN E. RUTHFORD, JR. (Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

JOHN E RUTHFORD JR/995070591855010
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[Space Below This Line For Acknowledgment]

State of Washington)
County of Skagit) ss.

On March 16th, 2007 before me, Amy Ruderman

personally appeared JOHN E. RUTHFORD JR

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 Ruderman
NOTARY SIGNATURE

Amy Ruderman
(Typed Name of Notary)

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



APN: 360433-4-002-0005

Order ID: 3296948

Loan No.: 995070591855010

**EXHIBIT A
LEGAL DESCRIPTION**

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

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

That portion of the Northeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of said Section 33, Township 36 North, Range 4 East, W. M., described as follows:

Beginning at the Southwest corner of said subdivision;
thence North along the West line of said subdivision to the South boundary line of the County Road;
thence following the South boundary line of the County road in a Southeasterly direction to the point where the line intersects with the South line of said Northeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$;
thence West along said South line to the point of beginning.

Also, that portion of the Southeast $\frac{1}{4}$ of the Southeast $\frac{1}{4}$ of said Section 33, lying Northwesterly of the following described line;

Beginning at a point 346 feet South of the Northwest corner of said subdivision;
thence North 70 deg East to the Southwesterly line of the County road and the terminal point of said line.

Situate in the County of Skagit, State of Washington.

WITH THE APPURTENANCES THERETO.

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