

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



200704250062

Skagit County Auditor

4/25/2007 Page 1 of 5 10:54AM

Document Title(s)

3394029
MODIFICATION OF SECURITY
INSTRUMENT

Reference Numbers(s) of related documents

200603230091

Additional Reference #-s on page

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

RIGACCI, PETER

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 17, "PLAT OF CEDARWOOD", VOL. 15, PG 10&11, SKAGIT WA

Additional legal is on page


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

4567-000-017-0006

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
800-756-3524 ext. 5011

1-700-04-21

Loan Number: 68200142754499

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 5th day of APRIL, 2007, between PETER RIGACCI

("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 MARCH 6, 2006 and recorded in Book or Liber
at page(s) , instrument or document number 200603230091
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 4303 CEDARWOOD CT, MOUNT VERNON, WASHINGTON 98273

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 \$ 21,780.00
to \$ 65,000.00 . The maturity date described in the Security Instrument is changed to
APRIL 5, 2032

PETER RIGACCI/995070851831140

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

Page 1 of 4



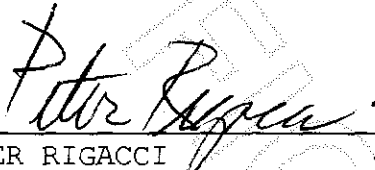
200704250062
Skagit County Auditor

4/25/2007 Page

2 of

5 10:54AM

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.



PETER RIGACCI (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

PETER RIGACCI/995070851831140
MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 01/08/07

Page 2 of 3


200704250062
Skagit County Auditor

4/25/2007 Page 3 of 5 10:54AM

[Space Below This Line For Acknowledgment]

State of Washington)

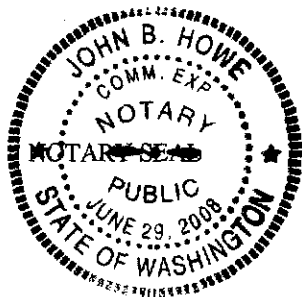
County of Skagit) ss.

On 4/5/2007 before me, John Howe, Notary Public

personally appeared PETER RIGACCI

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 SIGNATURE

John B Howe
(Typed Name of Notary)

Resides in Skagit Co.

Prepared by:
Jennifer M. Nickles
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(400) 444-4302



APN: 4567-000-017-0006

Order ID: 3394029

Loan No.: 995070851831140

**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 17, "Plat of Cedarwood," as per plat recorded in Volume 15 of Plats, Pages 10 and 11, records of Skagit County, Washington.

Situate in the City of Mount Vernon, County of Skagit, State of Washington.

WITH THE APPURTENANCES THERETO.

APN: 4567-000-017-0006



200704250062
Skagit County Auditor

4/25/2007 Page 5 of 5 10:54AM