

Recording Requested By:
Bank of America, NA



200705310151
Skagit County Auditor

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Waggoner, Michelle

Record and Return To:
United General Title Ins
Fiserv - 27 Inwood Road
ROCKY HILL, CT 06067

Loan Number: 68209011645799

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 7th day of MAY
2007, between MICHELLE R WAGGONER, STANLEY M WAGGONER

("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 16, 2001 and recorded in Book or Liber
at page(s) _____, instrument or document number 200110250097
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
8287 DAVIS LANE, LYMAN, WASHINGTON 98263

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 72,000.00
to \$ 85,000.00. The maturity date described in the Security Instrument is changed to
MAY 7, 2032

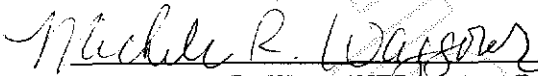
PARCEL "A": THAT PORTION OF THE SOUTHEAST ¼ OF THE NORTHWEST ¼ OF SECTION 17,
TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M.
PARCEL "B": THAT PORTION OF THE SOUTHEAST ¼ OF THE NORTHWEST ¼ OF SECTION 17,
TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M

MICHELLE R WAGGONER/995071162012570
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

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www.docmagic.com

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.


MICHELLE R WAGGONER (Seal)
-Borrower


STANLEY M WAGGONER (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer



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[Space Below This Line For Acknowledgment]

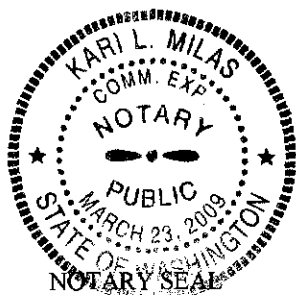
State of Washington)
County of SKAGIT) ss.

On May 7, 2007 before me, _____

personally appeared MICHELLE R WAGGONER, STANLEY M WAGGONER

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.



Kari L Milas
NOTARY SIGNATURE

Kari L Milas
(Typed Name of Notary)



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H128FN80

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SKAGIT AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

PARCEL "A":

THAT PORTION OF THE SOUTHEAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 418.6 FEET NORTH AND 16 FEET EAST OF THE SOUTHWEST CORNER OF THE NORTHWEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SAID SECTION; THENCE EAST 58 FEET; THENCE SOUTH 50 FEET; THENCE WEST 58 FEET; THENCE NORTH 50 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

PARCEL "B":

THAT PORTION OF THE SOUTHEAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SECTION 17, TOWNSHIP 35 NORTH, RANGE 6 EAST, W.M. DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 418.6 FEET NORTH AND 16 FEET EAST OF THE SOUTHWEST CORNER OF THE NORTHWEST $\frac{1}{4}$ OF THE SOUTHEAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SAID SECTION; THENCE EAST 58 FEET; THENCE SOUTH 50 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH TO THE NORTH MARGINAL LINE OF THE OLD LYMAN HIGHWAY; THENCE WESTERLY ALONG SAID MARGINAL LINE TO ITS INTERSECTION WITH THE EASTERLY MARGINAL LINE OF REECE STREET; THENCE NORTHERLY ALONG SAID EAST MARGINAL LINE OF REECE STREET TO A POINT DUE WEST OF THE TRUE POINT OF BEGINNING; THENCE EAST TO THE TRUE POINT OF BEGINNING; EXCEPT THAT PORTION, IF ANY, LYING WESTERLY OF THE EAST LINE OF THE WEST 16 FEET OF THE SOUTHEAST $\frac{1}{4}$ OF THE NORTHWEST $\frac{1}{4}$ OF SAID SECTION.

PARCEL ID: 350617-0-092-0011

PROPERTY ADDRESS: 8287 DAVIS LANE



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Skagit County Auditor