



aldivar, David

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



200708010072  
Skagit County Auditor

8/1/2007 Page 1 of 4 1:57PM

68209007551699 [Space Above This Line For Recording Data]

**MODIFICATION OF SECURITY INSTRUMENT**  
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 16th day of JULY, 2007, between DAVID SALDIVAR, LINDA D SALDIVAR

("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 NOVEMBER 24, 1999 and recorded in Book or Liber at page(s) , instrument or document number 199912150104 of the Land Records of SKAGIT, WASHINGTON [Name of Records] [County and State, or other Jurisdiction]

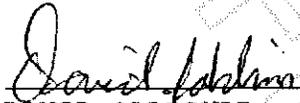
and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1014 BENNETT ST, SEDRO WOOLLEY, WASHINGTON 98284-1821

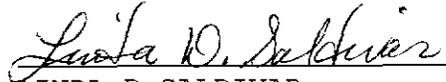
the real property described being set forth as follows:  
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 75,000.00 to \$ 100,000.00 . The maturity date described in the Security Instrument is changed to JULY 16, 2032

LOT 14-15, BLOCK 67, FIRST TO SEDRO, ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY, WASHINGTON.

**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.

  
\_\_\_\_\_  
DAVID SALDIVAR (Seal)  
-Borrower

  
\_\_\_\_\_  
LINDA D SALDIVAR (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

**LENDER:**  
**BANK OF AMERICA, N.A.**

X \_\_\_\_\_  
Authorized Officer

DAVID SALDIVAR/995071912039500  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 03/28/07

Page 2 of 4



200708010072  
Skagit County Auditor

8/1/2007 Page 2 of 4 1:57PM

[Space Below This Line For Acknowledgment]

State of Washington )  
 ) ss.  
County of SKAGIT )

On July 16, 2007 before me, \_\_\_\_\_

personally appeared DAVID SALDIVAR, LINDA D SALDIVAR

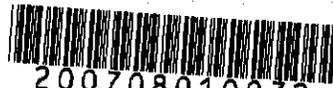
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the 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)



H197G1T2

## SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY IN COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 14-15, BLOCK 67, FIRST TO SEDRO, ACCORDING TO PLAT THEREOF RECORDED,  
RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 1014 BENNETT STREET

PARCEL ID: 4150-067-016-0001



200708010072  
Skagit County Auditor