

Malphrus, Robert L

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



200708140011
Skagit County Auditor

8/14/2007 Page 1 of 4 8:47AM

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MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 29th day of JUNE 2007, between ROBERT L MALPHRUS, KATHY A MALPHRUS

("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 DECEMBER 25, 2001 and recorded in Book or Liber at page(s) , instrument or document number 200201040102 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 1729 E RIO VISTA AVE, BURLINGTON, WASHINGTON 98233-2522

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 \$ 47,000.00 to \$ 67,000.00 . The maturity date described in the Security Instrument is changed to JUNE 29, 2032

LOT 4, WALNUT GROVE ADD TO BURLINGTON ., ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY, WASHINGTON.

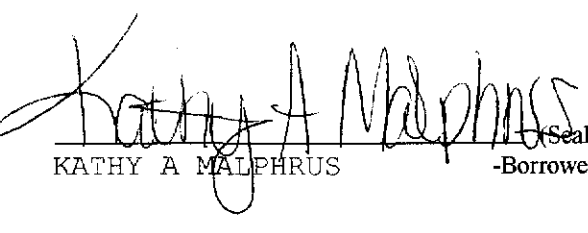
PARCEL ID: 4097-000-004-0002

ROBERT L MALPHRUS/995071671416210
MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 03/28/07

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.



ROBERT L MALPHRUS (Seal)
-Borrower



KATHY A MALPHRUS (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer



[Space Below This Line For Acknowledgment]

State of WASHINGTON)
County of SKAGIT) ss.

On June 29, 2007 before me, Darcy J. Babbitt

personally appeared ROBERT L MALPHRUS, KATHY A MALPHRUS

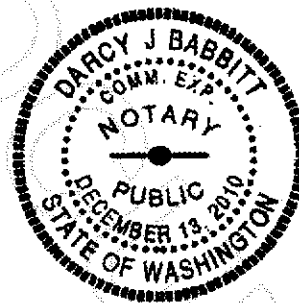
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the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

WITNESS my hand and official seal.

Darcy J. Babbitt
NOTARY SIGNATURE

DARCY J. BABBITT
(Typed Name of Notary)

NOTARY SEAL



H183FVGB

SCHEDULE A

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

LOT 4, WALNUT GROVE ADD TO BURLINGTON ., ACCORDING TO PLAT THEREOF RECORDED,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 1729 E RIO VISTA AVE

PARCEL ID: 4097-000-004-0002



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