



200708220086

Skagit County Auditor

8/22/2007 Page

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4

3:26PM



Anderson, Wayne

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

[Space Above This Line For Recording Data]

68200119913599

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 31st day of JULY
 2007, between WAYNE R ANDERSON, DONNA M ANDERSON

(Grantor)
 ("Borrower") and
 Bank of America, NA, National Banking Association (Grantee)
 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"),
 and Riders, if any, dated OCTOBER 8, 2004 and recorded in Book or Liber
 at page(s), instrument or document number 200410260096
 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
 12810 HEMLOCK ST, CLEARLAKE, WASHINGTON 98235

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 \$ 50,000.00
 to \$ 60,000.00. The maturity date described in the Security Instrument is changed to
 JULY 31, 2032

LOT 2, BLOCK 14, CLEAR LAKE, ACCORDING TO PLAT THEREOF RECORDED IN
 VOLUME 4 OF PLATS, PAGE(S) 22-23, RECORDS OF SKAGIT COUNTY, WASHINGTON.

WAYNE R ANDERSON/995072051536020

MODIFICATION OF SECURITY INSTRUMENT
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DocMagic eForms 800-649-1362
 www.docmagic.com

Parcel: 4138-04-002-0006

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.

Wayne R. Anderson (Seal) Donna M. Anderson (Seal)
WAYNE R ANDERSON -Borrower DONNA M ANDERSON -Borrower

____ (Seal) ____ (Seal)
-Borrower -Borrower

____ (Seal) ____ (Seal)
-Borrower -Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

WAYNE R ANDERSON/995072051536020
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[Space Below This Line For Acknowledgment]

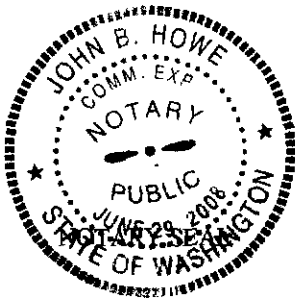
State of WA)
) ss.
County of SKAGIT)

On July 31st, 2007 before me, John Howe

personally appeared WAYNE R ANDERSON, DONNA M ANDERSON

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.



[Signature]
NOTARY SIGNATURE

John Howe
(Typed Name of Notary)



H212G0RS

SCHEDULE A

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

LOT 2, BLOCK 14, CLEAR LAKE, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME
4 OF PLATS, PAGE(S) 22-23, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 12810 HEMLOCK STREET

PARCEL ID: 4138-014-002-0006



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