



Verdin, Enrique

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



200708220090  
Skagit County Auditor

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

This Modification of Security Instrument ("Modification"), made this 8th day of JUNE 2007, between ENRIQUE VERDIN, ROSA E VERDIN

("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 8, 2005 and recorded in Book or Liber at page(s), instrument or document number 200512140095 of the Land Records of SKAGIT, WASHINGTON [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 3402 W 6TH ST, ANACORTES, WASHINGTON 98221-1299

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.  
LOT 12, BLOCK 911, ANACORTES, ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY, WASHINGTON. PARCEL ID: P58590

The Principal amount secured by the Security Instrument is changing from \$ 50,000.00 to \$ 71,000.00. The maturity date described in the Security Instrument is changed to JUNE 8, 2032

F-37.00

ENRIQUE VERDIN/995071352031440

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**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.

Enrique Verdin (Seal)  
ENRIQUE VERDIN -Borrower

Rosa E Verdin (Seal)  
ROSA E VERDIN -Borrower

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

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

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

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

Lender:

Bank of America, N.A.

LENDER:  
BANK OF AMERICA, N.A.

~~Beulah L. Dore~~  
~~Authorized Officer~~

x Beulah L. Dore  
OFFICER Beulah L. Dore

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[Space Below This Line For Acknowledgment]

State of Washington )  
County of SKAGIT ) ss.

On 10/8/07 before me, Deborah L. Chaney

personally appeared ENRIQUE VERDIN, ROSA E VERDIN

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.

Deborah L. Chaney  
NOTARY SIGNATURE

Deborah L. Chaney  
(Typed Name of Notary)

NOTARY SEAL



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LENDER ACKNOWLEDGMENT

State of Florida )

County of Duval ) ss.

On this 6 day of July 2007, before me, the undersigned Notary Public,  
personally appeared Beulah L Dore

and known to me to be the officer

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

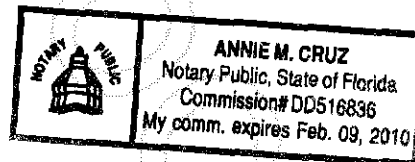
By: Annie M Cruz

Residing at: Bank Of America

Notary Public in and for the State of:

Florida

My commission expires: 2/9/2010



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Skagit County Auditor

H159FS4P

## SCHEDULE A

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

LOT 12, BLOCK 911, ANACORTES, ACCORDING TO PLAT THEREOF RECORDED, RECORDS  
OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 3402 WEST 6TH STREET

PARCEL ID: P58590



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