

UNRECORDED
FILED



200708220094

Skagit County Auditor

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

Brown, James R

[Space Above This Line For Recording Data]

68700119070499

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 26th day of JULY 2007, between JAMES R BROWN, JANICE L BROWN (*coowner*) ("Borrower") and Bank of America, NA, National Banking Association (*coowner*) ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated SEPTEMBER 21, 2004 and recorded in Book or Liber at page(s) _____, instrument or document number 200410130095 of the Land _____, Records of SKAGIT, WASHINGTON [County and State, or other Jurisdiction] [Name of Records]

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 4119 SENECA DR, MOUNT VERNON, WASHINGTON 98273-8975

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 \$ 59,500.00 to \$ 120,000.00. The maturity date described in the Security Instrument is changed to JULY 26, 2032

LOT 19, THUNDERBIRD EAST ADDITION 3, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 13 OF PLATS, PAGE(S) 69, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Parcel: P82759

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.



JAMES R BROWN (Seal)
-Borrower



JANICE L BROWN (Seal)
-Borrower

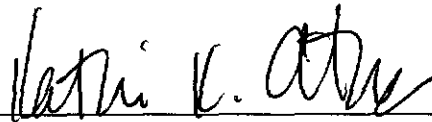
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X 

Authorized Officer

JAMES R BROWN/995071901342510
MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 03/28/07

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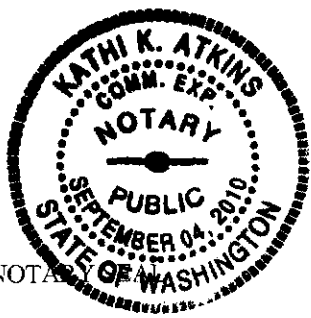
State of WA)
) ss.
County of SKAGIT)

On July 26, 2007 before me, the undersigned

personally appeared JAMES R BROWN, JANICE L BROWN

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.



Kathi K. Atkins
NOTARY SIGNATURE

Kathi K Atkins
(Typed Name of Notary)



LENDER ACKNOWLEDGMENT

State of _____)
) ss.
County of _____)

On this _____ day of _____, before me, the undersigned Notary Public,
personally appeared _____,
and known to me to be the _____

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: _____

Residing at: _____

Notary Public in and for the State of: _____

My commission expires: _____



H208FS8Q

SCHEDULE A

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

LOT 19, THUNDERBIRD EAST ADDITION 3, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 13 OF PLATS, PAGE(S) 69, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 4119 SENECA DRIVE

PARCEL ID: P82759---



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