



200708220095

Skagit County Auditor

8/22/2007 Page 1 of 4 3:30PM



Cram, David L

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

[Space Above This Line For Recording Data]

68200110773399

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 31st day of JULY
 2007, between DAVID L CRAM, LYNETTE M CRAM

("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 MAY 4, 2004 and recorded in Book or Liber
 at page(s) , instrument or document number 200406150083
 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
 303 3RD STREET, LA CONNER, WASHINGTON 98257

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 \$ 74,000.00
 to \$ 185,000.00. The maturity date described in the Security Instrument is changed to
 JULY 31, 2032

LOT 13-16, BLOCK J, LACONNER, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME
 2 OF PLATS, PAGE(S) 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.

DAVID L CRAM/995071831532220

41230100160005

MODIFICATION OF SECURITY INSTRUMENT
 MSIPP.BOA 03/28/07

Page 1 of 4

DocMagic eForming 800-649-1362
 www.docmagic.com

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.

DL Cram (Seal)
DAVID L CRAM -Borrower

Lynette M Cram (Seal)
LYNETTE M CRAM -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

DAVID L CRAM/995071831532220
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

Page 2 of 4



200708220095
Skagit County Auditor

8/22/2007 Page 2 of 4 3:30PM

[Space Below This Line For Acknowledgment]

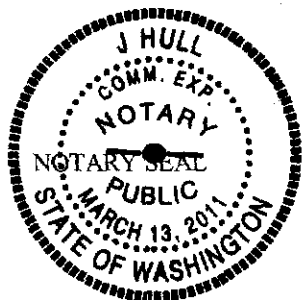
State of WASHINGTON)
County of SKAGIT) ss.

On 7/13/107 before me,

personally appeared DAVID L CRAM, LYNETTE M CRAM

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.



J Hull
NOTARY SIGNATURE

J HULL
(Typed Name of Notary)

DAVID L CRAM/995071631532220
MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 03/28/07

Page 3 c



200708220095
Skagit County Auditor

8/22/2007 Page 3 of 4 3:30PM

H228F371

SCHEDULE A

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

LOT 13-16, BLOCK J, LACONNER, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME
2 OF PLATS, PAGE(S) 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 303 3RD STREET

PARCEL ID: 4123-010-016-0005



200708220095
Skagit County Auditor

8/22/2007 Page 4 of 4 3:30PM