



200711130172

Skagit County Auditor

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Bender - Dillon, Shar

Record and Return To:  
United General Title Ins  
Fiserv - P.O. BOX 2590  
Chicago, IL 60690

(Space Above This Line For Recording Data)

102150503310009

**MODIFICATION OF SECURITY INSTRUMENT**

(Home Equity Line of Credit)

200707030148

This Modification of Security Instrument ("Modification"), made this 11th day of OCTOBER, 2007, between SHARON J BENDER-DILLON

("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 JUNE 21, 2007 and recorded in Book or Liber  
at page(s) , instrument or document number  
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  
5123 GUEMES ISLAND RD, ANTACORIS, WASHINGTON 98221

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

LOT 4, ALVERSONS CAMP TRS, ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY,  
WASHINGTON. PARCEL ID: 3855-000-004-0006

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00  
to \$120,000.00 . The maturity date described in the Security Instrument is changed to  
OCTOBER 11, 2032

SHARON J BENDER-DILLON/995072741732530

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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.

  
SHARON J BENDER-DILLON (Seal)  
-Borrower

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

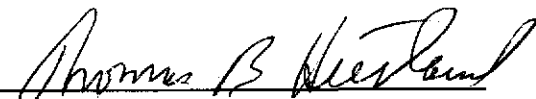
\_\_\_\_ (Seal)  
-Borrower

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

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

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

**LENDER:**  
**BANK OF AMERICA, N.A.**

x   
Authorized Officer

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[Space Below This Line For Acknowledgment]

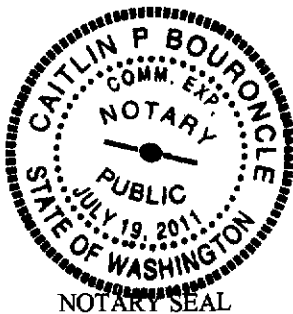
State of Washington )  
County of ~~Snohomish~~ King ) ss.

On October 11, 2007 before me, the undersigned

personally appeared SHARON J BENDER-DILLON

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.



Caitlin P. Bouroncle  
NOTARY SIGNATURE

Caitlin P. Bouroncle  
(Typed Name of Notary)

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LENDER ACKNOWLEDGMENT

State of Washington )  
County of King ) ss.

On this 17th day of October, before me, the undersigned Notary Public,  
personally appeared Thomas B Heestand,  
and known to me to be the Asst Vice President

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: [Signature]

Residing at: Seattle, WA

Notary Public in and for the State of:

Washington  
My commission expires: July 19, 2011



H284FJQY

## SCHEDULE A

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

LOT 4, ALVERSONS CAMP TRS, ACCORDING TO PLAT THEREOF RECORDED, RECORDS  
OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 5123 GUEMES ISLAND ROAD

PARCEL ID: 3855-000-004-0006



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