



200712200056
Skagit County Auditor

12/20/2007 Page 1 of 5 2:01PM



Shields, Frank T

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

68200103757099 [Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 25th day of OCTOBER 2007, between FRANK X SHIELDS, MARIA V SHIELDS

("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 SEPTEMBER 3, 2003 and recorded in Book or Liber at page(s) _____, instrument or document number 200309110184 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 7483 HOLIDAY BLVD, ANACORTES, WASHINGTON 98221

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 \$ 28,000.00 to \$ 225,631.00. The maturity date described in the Security Instrument is changed to OCTOBER 25, 2032

LOT 35, BLOCK 6, HOLIDAY HIDEWAY 1, ACCORDING TO PLAT THEREOF
RECORDED

PARCEL ID: 3926-006-035-0001

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.

Frank Shields (Seal)
FRANK X SHIELDS -Borrower

Maria V Shields (Seal)
MARIA V SHIELDS -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X ~~Cristina Torres~~
Authorized Officer

X Pamela E Sinclair, ACP
Authorized Officer Pamela E Sinclair, ACP

FRANK T SHIELDS/995072911902520
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

Page 2 of 4



200712200056
Skagit County Auditor

[Space Below This Line For Acknowledgment]

State of Washington)

County of SKAGIT) ss.

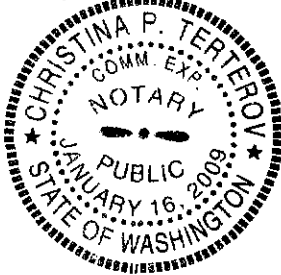
On 25th of October 2007 before me,

Christina Terterov

personally appeared FRANK X SHIELDS, MARIA V SHIELDS

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.



NOTARY SEAL

Christina Terterov

NOTARY SIGNATURE

Christina Terterov

(Typed Name of Notary)



200712200056

Skagit County Auditor

12/20/2007 Page 3 of 5 2:01PM

LENDER ACKNOWLEDGMENT

State of FL)
County of Duval) ss.

On this 23rd day of NOVEMBER 2007, before me, the undersigned Notary Public,
personally appeared PAMELA E SINCLAIR

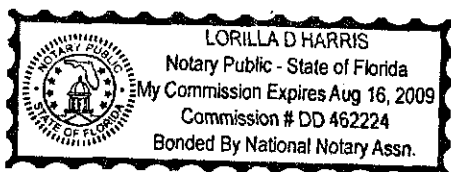
and known to me to be the AVP

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: Lorilla D Harris
LORILLA D HARRIS
Notary Public in and for the State of: FL

Residing at: 9000 Southside Blvd.
Jacksonville, FL 32256

My commission expires: 08/16/2009
Comm # DD462224



200712200056
Skagit County Auditor

12/20/2007 Page 4 of 5 2:01PM

H299FRG0

SCHEDULE A

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

LOT 35, BLOCK 6, HOLIDAY HIKEWAY 1, ACCORDING TO PLAT THEREOF RECORDED,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 7483 HOLIDAY BLVD

PARCEL ID: 3926-006-035-0001



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