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Skagit County Auditor

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NELSON, CYNTHIA Y

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

(Space Above This Line For Recording Data)

0200120085399

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 10th day of DECEMBER, 2007, between CYNTHIA Y NELSON, TIMOTHY E NELSON

("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 DECEMBER 19, 2001 and recorded in Book or Liber, instrument or document number 200201110151, 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 11243 GARLAND LANE, 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 \$ 105,000.00 to \$ 168,000.00. The maturity date described in the Security Instrument is changed to DECEMBER 10, 2032.

A PORTION OF THE SOUTHWEST ¼ OF THE SOUTHWEST ¼ AND OF GOVERNMENT LOT 10, IN SECTION 24, TOWNSHIP 34 NORTH, RANGE 2 EAST W.M.

PARCEL ID: P20703

CYNTHIA Y NELSON/995073341654541

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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.

Cynthia Nelson (Seal)
CYNTHIA Y NELSON -Borrower

Timothy E Nelson (Seal)
TIMOTHY E NELSON -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)

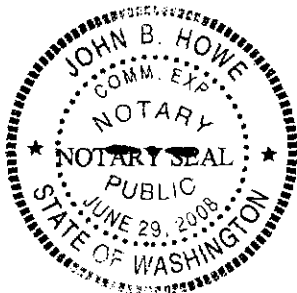
State of Washington)
) ss.
County of SKAGIT)

On Dec 10 2007 before me, John Howe

personally appeared CYNTHIA Y NELSON, TIMOTHY E NELSON

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:



[Signature]
NOTARY SIGNATURE

John Howe
(Typed Name of Notary)

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SCHEDULE "A"

**THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SKAGIT AND
STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:**

**TRACT 'B' OF SHORT PLAT NO. 11679, APPROVED NOVEMBER 26, 1980 AND
RECORDED DECEMBER 15, 1980 UNDER AUDITOR'S FILE NO. 8012150004, IN
VOLUME 5 OF SHORT PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY,
WASHINGTON; BEGIN A PORTION OF THE SOUTHWEST ¼ OF THE
SOUTHWEST ¼ AND OF GOVERNMENT LOT 10, IN SECTION 24, TOWNSHIP 34
NORTH, RANGE 2 EAST W.M.**

PROPERTY ADDRESS: 11243 GARLAND LANE

PARCEL ID: P20703



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