



200801070097
Skagit County Auditor

1/7/2008 Page 1 of 4 1:01PM



HUGHES, ROBERT S

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

[Space Above This Line For Recording Data]

1820010527799

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 29th day of NOVEMBER, 2007, between ROBERT S HUGHES, VICTORIA L HUGHES

("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 10/24/2003 and recorded in Book or Liber N/A, at page(s) N/A, instrument or document number 200311040117 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 837 FERRY STREET, SEDRO WOOLLEY, WASHINGTON 98284

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

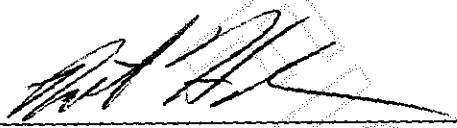
The Principal amount secured by the Security Instrument is changing from \$ 22,000.00 to \$ 32,000.00. The maturity date described in the Security Instrument is changed to NOVEMBER 29, 2032

LOT 12, BLOCK 1, SEDRO HOME ACRES, ACCORDING TO PLAT THEREOF
RECORDED IN VOLUME 3 OF PLATS, PAGE(S) 39

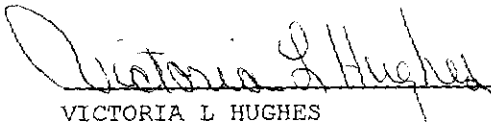
PARCEL ID: P77067

ROBERT S HUGHES/995073311630220
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

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.



ROBERT S HUGHES (Seal)
-Borrower



VICTORIA L HUGHES (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

ROBERT S HUGHES/995073311630220
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

Page:



200801070097
Skagit County Auditor

2
m

[Space Below This Line For Acknowledgment]

State of Washington)
) ss.
County of SKAGIT)

On Nov. 29, 2007 before me, _____

personally appeared ROBERT S HUGHES, VICTORIA L HUGHES

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.



Kari L. Milas
NOTARY SIGNATURE

Kari L. Milas
(Typed Name of Notary)

ROBERT S HUGHES/995073311630220
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07



200801070097
Skagit County Auditor

H332F9TX

SCHEDULE A

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

LOT 12, BLOCK 1, SEDRO HOME ACRES, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 3 OF PLATS, PAGE(S) 39, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 837 FERRY ST

PARCEL ID: P77067---



200801070097
Skagit County Auditor

1/7/2008 Page

4 of

4 1:01PM