



200801300035
Skagit County Auditor

1/30/2008 Page 1 of 4 10:00AM



CARTWRIGHT, GERALD

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

[Space Above This Line For Recording Data]

68209011228899

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 14th day of JANUARY 2008, between GERALD F CARTWRIGHT, MARGARET E CARTWRIGHT, GERALD FRANCIS CARTWRIGHT Trustee of the THE GERALD & MARGARET CARTWRIGHT LIVING TRUST, MARGARET ELAINE CARTWRIGHT Trustee of the THE GERALD & MARGARET CARTWRIGHT LIVING TRUST ("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 JULY 20, 2001 and recorded in Book or Liber at page(s) _____, instrument or document number 200107310181 of the Land _____ Records of SKAGIT, WASHINGTON [County and State, or other Jurisdiction] [Name of Records]

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 21301 PLAZA DR, 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 \$ 50,000.00 to \$ 60,000.00. The maturity date described in the Security Instrument is changed to JANUARY 14, 2033

LOT 13, BLOCK 1, LAMM'S PANORAMA, ACCORDING TO PLAT THEREOF
RECORDED

PARCEL ID: 3965-001-013-0000

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.

Gerald F. Cartwright (Seal)
GERALD F CARTWRIGHT -Borrower

Margaret E. Cartwright (Seal)
MARGARET E CARTWRIGHT -Borrower

Gerald F. Cartwright Trustee (Seal)
GERALD FRANCIS
CARTWRIGHT, Trustee of the
THE GERALD & MARGARET
CARTWRIGHT LIVING TRUST

Margaret E. Cartwright Trustee (Seal)
MARGARET ELAINE
CARTWRIGHT, Trustee of the
THE GERALD & MARGARET
CARTWRIGHT LIVING TRUST

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer



[Space Below This Line For Acknowledgment]

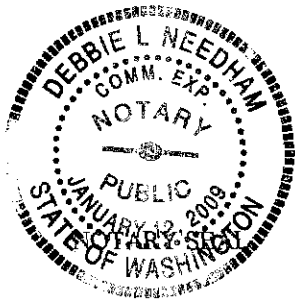
State of Washington)
) ss.
County of SKAGIT)

On 1-14-08 before me, _____

personally appeared GERALD F CARTWRIGHT, MARGARET E CARTWRIGHT, GERALD FRANCIS CARTWRIGHT Trustee
of the THE GERALD & MARGARET CARTWRIGHT LIVING TRUST, MARGARET ELAINE CARTWRIGHT Trustee of the
THE GERALD & MARGARET CARTWRIGHT LIVING TRUST

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.



Debbie L. Needham
NOTARY SIGNATURE

Debbie L. Needham
(Typed Name of Notary)



H347C943

SCHEDULE A

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

LOT 13, BLOCK 1, LAMM'S PANORAMA, ACCORDING TO PLAT THEREOF RECORDED,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 21301 PLAZA DR

PARCEL ID: 3965-001-013-0000



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