



200802010037
Skagit County Auditor

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NEVITT, MICHAEL D

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

68200101125399

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 18th day of DECEMBER, 2007, between MICHAEL D NEVITT, SHELLEY L NEVITT

("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 MAY 14, 2003 and recorded in Book or Liber
at page(s) , instrument or document number 200305270318
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 21881 PIONEER HWY, MOUNT VERNON, WASHINGTON 98273

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 \$ 100,000.00 to \$250,000.00 . The maturity date described in the Security Instrument is changed to DECEMBER 18, 2032

THAT PORTION OF GOVERNMENT LOT 12 OF SECTION 19, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M.,

PARCEL ID: 330419-0-019-0005

MICHAEL D NEVITT/995073321615110

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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.

Michael D. Nevitt (Seal)
MICHAEL D NEVITT -Borrower

Shelley K. Nevitt (Seal)
SHELLEY K NEVITT -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x Carolyn S. Blymiller AVP
Authorized Officer
Carolyn S. Blymiller, AVP



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[Space Below This Line For Acknowledgment]

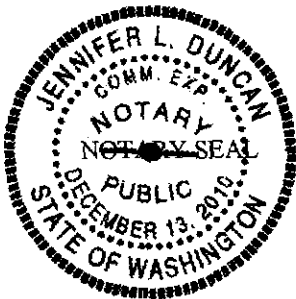
State of WA)
) ss.
County of SKAGIT)

On December 18, 2007 before me, a notary

personally appeared MICHAEL D NEVITT, SHELLEY L NEVITT

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 SIGNATURE

Senny Duncan
(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:

THAT PORTION OF GOVERNMENT LOT 12 OF SECTION 19, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF TRACT 1 OF SHORT PLAT NO. 32-76;

THENCE SOUTH 01 DEGREE 59' 16" WEST A DISTANCE OF 45.40 FEET TO THE SOUTHEAST CORNER OF SAID TRACT 1;

THENCE NORTH 88 DEGREES 27' 34" WEST ALONG THE SOUTHERLY LINE OF SAID TRACT 1, A DISTANCE OF 159.43 FEET TO THE TRUE POINT OF BEGINNING;

THENCE CONTINUE NORTH 88 DEGREES 27' 34" WEST ALONG SAID SOUTHERLY LINE A DISTANCE OF 34.84 FEET TO AN ANGLE POINT OF SAID LOT LINE;

THENCE SOUTH 01 DEGREE 32' 26" WEST A DISTANCE OF 151.02 FEET TO ANOTHER SOUTHEAST CORNER OF SAID TRACT 1;

THENCE SOUTH 88 DEGREES 27' 34" EAST A DISTANCE OF 34.84 FEET;

THENCE NORTH 01 DEGREE 32' 26" WEST A DISTANCE OF 151.02 FEET TO THE TRUE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

THE ABOVE DESCRIBED PROPERTY WILL BE COMBINED OR AGGREGATED WITH CONTIGUOUS PROPERTY OWNED BY THE GRANTEE HEREIN. THIS BOUNDARY LINE ADJUSTMENT IS NOT FOR THE PURPOSE OF CREATING AN ADDITIONAL BUILDING LOT.

PROPERTY ADDRESS: 21881 PIONEER

PARCEL ID: 330419-0-019-0005



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LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On this 31st day of December, 2007, before me, the undersigned Notary Public,
personally appeared CAROLYN S. BLYMILLER


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: Jessica M. Joy
JESSICA M. JOY
Notary Public in and for the State of
FLORIDA

Residing at: JACKSONVILLE, FL

My commission expires: 05/22/2009

NOTARY PUBLIC-STATE OF FLORIDA
 Jessica M. Joy
Commission # DD431569
Expires: MAY 22, 2009
Bonded Thru Atlantic Bonding Co., Inc.



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