

Recording Requested By:  
Bank of America, NA



KENDRICK, JAMES

Loan Number: 68200139168599

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

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Skagit County Auditor

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## MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 1st day of FEBRUARY, 2008, between JAMES KENDRICK, JULIE L KENDRICK

("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 5, 2005 and recorded in Book or Liber at page(s), instrument or document number 200601180092 of the Land Records of SKAGIT, WASHINGTON [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 1011 DIGBY ROAD, MOUNT VERNON, WASHINGTON 98274

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 \$ 25,000.00 to \$139,000.00. The maturity date described in the Security Instrument is changed to FEBRUARY 1, 2033

LOT 1, AUTUMN RIDGE  
PARCEL P11631-5

JAMES KENDRICK/995080281832540

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.

James Kendrick (Seal)  
JAMES KENDRICK -Borrower

Julie L. Kendrick (Seal)  
JULIE L KENDRICK -Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

**LENDER:**  
**BANK OF AMERICA, N.A.**

X \_\_\_\_\_  
Authorized Officer

JAMES KENDRICK/995080281832540  
MODIFICATION OF SECURITY INSTRUMENT  
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State of WA )  
 ) ss.  
County of SKAGIT )


On 2-1-08 before me, \_\_\_\_\_

personally appeared JAMES KENDRICK, JULIE L KENDRICK

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

CHANDLER HUECKEL  
(Typed Name of Notary)

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MODIFICATION OF SECURITY INSTRUMENT  
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## **SCHEDULE A**

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

LOT 1, AUTUMN RIDGE, ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 1011 DIGBY RD

PARCEL ID: P11631-5--



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