



200802190159

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SHELLEY, RICHARD E

Record and Return To:
United General Title Ins
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Chicago, IL 60690

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68200123076699

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 8th day of JANUARY, 2008, between RICHARD E SHELLEY, DOROTHY L SHELLEY, RICHARD E. SHELLEY Trustee of the SHELLEY FAMILY TRUST, DOROTHY L. SHELLEY Trustee of the SHELLEY FAMILY 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 DECEMBER 16, 2004 and recorded in Book or Liber at page(s) _____, instrument or document number 200501040150 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 12703 PERSONS ROAD, BOW, WASHINGTON 98232

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 \$ 63,000.00 to \$ 148,000.00. The maturity date described in the Security Instrument is changed to JANUARY 8, 2033


RICHARD E SHELLEY/995073541332330

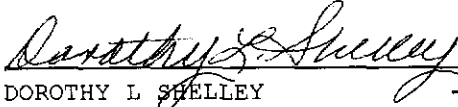
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CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction 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.

 (Seal)
RICHARD E SHELLEY -Borrower

 (Seal)
DOROTHY L SHELLEY -Borrower

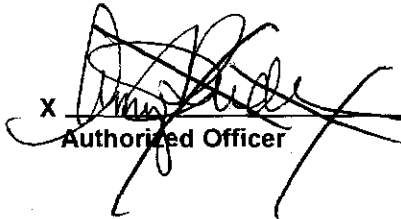
 (Seal)
RICHARD E. SHELLEY, -Borrower
Trustee of the SHELLEY FAMILY
TRUST

 (Seal)
DOROTHY L. SHELLEY, -Borrower
Trustee of the SHELLEY FAMILY
TRUST

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X  _____
Authorized Officer

RICHARD E SHELLEY/995073541332330
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[Space Below This Line For Acknowledgment]

State of Washington)
) ss.
County of SKAGIT)

On 1/08/06 before me, Amy Ruderman

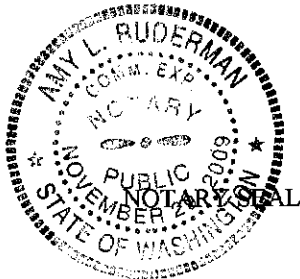
personally appeared RICHARD E SHELLEY, DOROTHY L SHELLEY, RICHARD E.

SHELLEY Trustee of the SHELLEY FAMILY TRUST, DOROTHY L. SHELLEY

Trustee of the SHELLEY FAMILY 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.



Amy Ruderman
NOTARY SIGNATURE

Amy Ruderman
(Typed Name of Notary)

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LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On this 28 day of Jan 2008, before me, the undersigned Notary Public,
personally appeared CAROLYN S. BLYMILLER

and known to me to be the AVP/OFFICER OF BANK OF AMERICA

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.

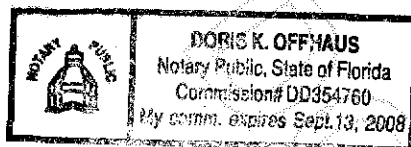
By: [Signature]

Residing at: 9000 SOUTHSIDE BLVD

Notary Public in and for the State of:
FLORIDA

JACKSONVILLE FL 32256

My commission expires: 09/13/2008



H3556677

SCHEDULE A

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

THE EAST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER SECTION 19 TOWNSHIP 35 NORTH RANGE 3 EAST W.M. EXCEPT THE SOUTH 30 FEET CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES UNDER AUDITOR'S FILE NO. 670578 RECORD OF SKAGIT COUNTY WASHINGTON.

PARCEL ID 350319-4-008-0108/P34517 & 350319-4-008-0009/P34516

PROPERTY ADDRESS: 12703 PERSONS RD



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