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Recording Requested By:
Bank of America, NA



200805070119
Skagit County Auditor

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

21

FRISBEE, KAREN L

Loan Number: 68200104227399

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 8th day of MARCH
2008, between KAREN L FRISBEE, GERALD D FRISBEE

("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 SEPTEMBER 15, 2003 and recorded in Book or Liber
at page(s) , instrument or document number 20031190054
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
26272 MINKLER ROAD, 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 \$ 60,000.00
to \$ 100,000.00 . The maturity date described in the Security Instrument is changed to
MARCH 8, 2033

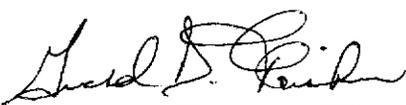
KAREN L FRISBEE/995080602007080

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.



KAREN L FRISBEE (Seal)
-Borrower



GERALD D FRISBEE (Seal)
-Borrower

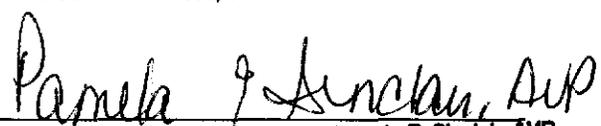
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x 
Authorized Officer Pamela E. Sinclair, AVP

KAREN L FRISBEE/995080602007080
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07


200805070119
Skagit County Auditor

[Space Below This Line For Acknowledgment]

State of Washington)
) ss.
County of SKAGIT)

On 3/8/08 before me, Helen E. Ovenell

personally appeared KAREN L FRISBEE, GERALD D FRISBEE

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 SEAL

Helen E. Ovenell
NOTARY SIGNATURE

Helen E. Ovenell
(Typed Name of Notary)



LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On this 18 day of April 08, before me, the undersigned Notary Public,
personally appeared PAMELA E. SINCLAIR

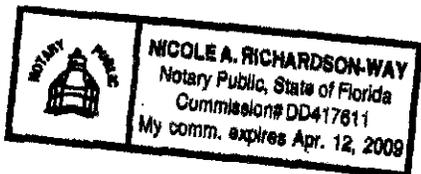
and known to me to be the AVP

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: [Signature]
NICOLE A. RICHARDSON-WAY
Notary Public in and for the State of:
FLORIDA

Residing at: JACKSONVILLE, FLORIDA 32256

My commission expires: 04/12/2009



I063FG22

SCHEDULE A

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON;

THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER AND THE WEST 20 FEET OF THAT PART OF THE NORTH HALF OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER, LYING SOUTH OF THE PAVED HIGHWAY, AS CONVEYED BY DEED RECORDED SEPTEMBER 6, 1938, UNDER AUDITOR'S FILE NO. 305473, RECORDS OF SKAGIT COUNTY, WASHINGTON, ALL IN SECTION 16, TOWNSHIP 35 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN.

PARCEL ID: P39218

PROPERTY ADDRESS: 26272 MINKLER RD



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