

Recording Requested By:
BANK OF AMERICA, N.A.
Consumer Post Closing Review FL9-700-04-21
9000 Southside Blvd., Bld. 700
Jacksonville, Florida 32256



200810030062
Skagit County Auditor

10/3/2008 Page 1 of 5 10:38AM



Record and Return To:
Fiserv Lending Solutions
Fiserv - P.O. BOX 2590
Chicago, IL 60690

-21

BOWEN, THOMAS P

Loan Number: 68200505422899

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 16th day of SEPTEMBER 2008, between THOMAS P BOWEN

("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 19, 2008 and recorded in Book or Liber
at page(s) , instrument or document number 200806030003
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 15362 DECEPTION RD, ANACORTES, WASHINGTON 98221-8207

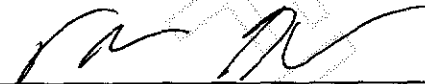
the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF. *Lot 22, Dewey Beach Addition No. 2*

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$200,000.00. The maturity date described in the Security Instrument is changed to SEPTEMBER 16, 2033

THOMAS P BOWEN/995081721702490
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

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.



THOMAS P BOWEN (Seal)
-Borrower

(Seal)
-Borrower

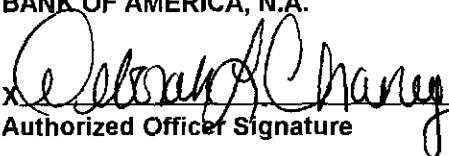
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x 

Authorized Officer Signature

x Deborah L. Chaney

Print Authorized Officer Name



200810030062
Skagit County Auditor

10/3/2008 Page 2 of 5 10:38AM

THOMAS P BOWEN/995081721702490
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

[Space Below This Line For Acknowledgment]

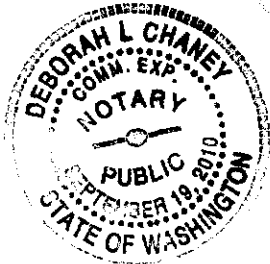
State of _____)
) ss.
County of SKAGIT)

On 9-16-08 before me, Deborah L. Chaney

personally appeared THOMAS P BOWEN

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

Deborah L. Chaney
NOTARY SIGNATURE

Deborah L. Chaney
(Typed Name of Notary)



200810030062
Skagit County Auditor
10/3/2008 Page 3 of 5 10:38AM

LENDER ACKNOWLEDGMENT

State of WA)
County of Skagit) ss.

On this 16th day of September 2008, before me, the undersigned Notary Public,

personally appeared Deborah L. Chaney,
Authorized Officer

and known to me to be the Personal Banker,
Authorized Officer Title

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.

Notary Public in and for the State of:

WA

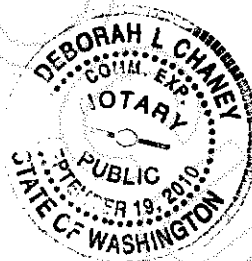
Residing at: 1519 Commercial
Ave. Ste B Anacortes
WA 98221

My commission expires: 9-19-10
Expiration Date

By:

Deborah L. Chaney
Notary Signature

Deborah L. Chaney
Print Notary Name



200810030062
Skagit County Auditor

10/3/2008 Page 4 of 5 10:38AM

I2114924

SCHEDULE A

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

LOT 22, DEWEY BEACH ADDITION NO. 2, ACCORDING TO PLAT THEREOF RECORDED,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 15362 DECEPTION RD

PARCEL ID: 3901-000-022-0008



200810030062

Skagit County Auditor