



200811180044

Skagit County Auditor

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 20th day of OCTOBER 2008, between ZACH L LISTON

("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 13, 2008 and recorded in Book or Liber at page(s) , instrument or document number 200806230217 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 17124 THEODORSON LN, MOUNT VERNON, WASHINGTON 98273-3278

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 \$40,000.00 . The maturity date described in the Security Instrument is changed to OCTOBER 20, 2033

*Sect. 13, TWP 34 North, Range 3 East - W.M.
Parcel ID 340313-0-089-0006/P21778*

ZACH L LISTON/995082681736230
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

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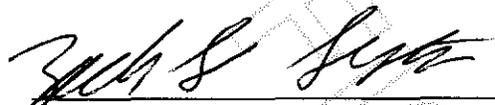
DocMagic eForms 800-649-1362
www.docmagic.com



Liston, Zach L

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

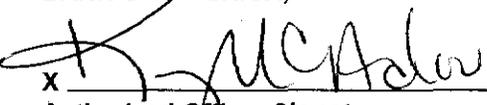
CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement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



ZACH L LISTON (Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X 

Authorized Officer Signature

X Kerry McAdoo OFFICER
Print Authorized Officer Name

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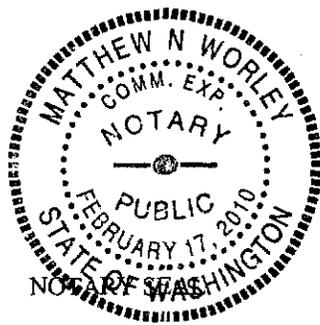
State of WASHINGTON)
) ss.
County of SKAGIT)

On OCTOBER 20, 2008 before me, MATTHEW N. WORLEY

personally appeared ZACH L LISTON

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.



Matthew N. Worley
NOTARY SIGNATURE

Matthew N. Worley
(Typed Name of Notary)



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LENDER ACKNOWLEDGMENT

State of FLORIDA)
) ss.
County of DUVAL)

On this 28th day of OCTOBER, 2008 before me, the undersigned Notary Public,

personally appeared KERRY McADOO
Authorized Officer

and known to me to be the OFFICER
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.

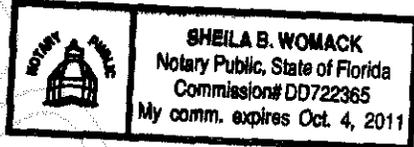
Residing at: BANK OF AMERICA
9000 SOUTHSIDE BLVD., BLDG. 700
JACKSONVILLE, FL 32256

Notary Public in and for the State of:
FLORIDA

My commission expires: OCT. 4, 2011
Expiration Date

By: Sheila B. Womack
Notary Signature

SHEILA B. WOMACK
Print Notary Name



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12692321

SCHEDULE A

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

THAT PORTION OF THE NORTH ½ OF THE NORTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 13, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WESTERLY LINE OF THE MEMORIAL HIGHWAY WHERE THE SAME IS INTERSECTED BY A LINE RUNNING EAST FROM A POINT 329.7 FEET SOUTH OF THE WEST ¼ CORNER OF SAID SECTION;

THENCE WEST 186.55 FEET;

THENCE SOUTH 120 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;

THENCE NORTH 71 DEGREES 58' WEST A DISTANCE OF 106.59 FEET TO A POINT 620 FEET EAST OF THE WEST LINE OF SAID SECTION;

THENCE SOUTH 133 FEET;

THENCE EAST 101.35 FEET TO A POINT SOUTH OF THE TRUE POINT OF BEGINNING;

THENCE NORTH 100 FEET TO THE TRUE POINT OF BEGINNING.

TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR ROD PURPOSES OVER AND ACROSS THE FOLLOWING DESCRIBED TRACT:

THAT PORTION OF THE NORTH ½ OF THE NORTHWEST ¼ OF THE SOUTHWEST ¼ OF SECTION 13, TOWNSHIP 34 NORTH, RANGE 3 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WESTERLY LINE OF THE MEMORIAL HIGHWAY WHERE THE SAME IS INTERSECTED BY A LINE RUNNING EAST FROM A POINT 329.7 FEET SOUTH OF THE WEST ¼ CORNER OF SAID SECTION;

THENCE WEST 186.55 FEET;

THENCE SOUTH 100 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION;

THENCE EAST TO THE WESTERLY LINE OF THE MEMORIAL HIGHWAY;
THENCE SOUTHEASTERLY ALONG SAID HIGHWAY TO A POINT EAST OF A POINT 20 FEET SOUTH OF THE TRUE POINT OF BEGINNING;

THENCE WEST TO A POINT 20 FEET SOUTH OF THE TRUE POINT OF BEGINNING;

THENCE NORTH 71 DEGREES 58' WEST 106.59 FEET;

THENCE NORTH 20 FEET;

THENCE SOUTH 71 DEGREES 58' EAST A DISTANCE OF 106.59 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING.



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SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

AND FURTHER AMENDED AND SUBJECT TO ALL THE ADDITIONAL AMENDMENTS
TERMS, CONDITIONS, EASEMENTS AND COVENANTS AS SHOWN ON THE WARRANTY
DEED TO ZACHARY L. LISTON, A SINGLE PERSON AS RECORDED IN 03/26/2001

PARCEL ID: 340313-0-089-0006/P21778

PROPERTY ADDRESS: 17124 THEODORSON LN



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