



200901200096

Skagit County Auditor

1/20/2009 Page

1 of

5 10:49AM

WHEN RECORDED RETURN TO:
FISERV LENDING SOLUTIONS
P.O. BOX 2590
CHICAGO, IL 60690

[Space Above This Line For Recording Data]

APN: 4152-103-006-0012

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 29th day of DECEMBER
2008, between JOHN B SALDIVAR, FELICE SALDIVAR

("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 APRIL 25, 2005 and recorded in Book or Liber
at page(s), instrument or document number 200505100095
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
617 ALEXANDER STREET, SEDRO WOOLLEY, WASHINGTON 98284

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

Lot 5 E 1/2 of Lot 6 Block 103 Vol 1 of Plats Page 18

The Principal amount secured by the Security Instrument is changing from \$ 10,000.00
to \$25,000.00

DECEMBER 29, 2033

The maturity date described in the Security Instrument is changed to



SALDIVAR, JOHN B

JOHN B SALDIVAR/995083441936570

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

Page 1 of 4

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

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.

John B Saldivar (Seal)
JOHN B SALDIVAR -Borrower

Felice Saldivar (Seal)
FELICE SALDIVAR -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x Michael C. Cancela
Authorized Officer Signature

x Michael C. Cancela
Print Authorized Officer Name



200901200096
Skagit County Auditor

1/20/2009 Page 2 of 5 10:49AM

[Space Below This Line For Acknowledgment]

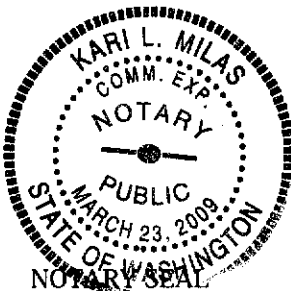
State of Washington)
) ss.
County of SKAGIT)

On Dec 29, 2008 before me, Kari L. Milas

personally appeared JOHN B SALDIVAR, FELICE SALDIVAR

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.



Kari L. Milas
NOTARY SIGNATURE

Kari L. Milas
(Typed Name of Notary)

Comm. expires on 3/23/09



200901200096
Skagit County Auditor

1/20/2009 Page 3 of 5 10:49AM

LENDER ACKNOWLEDGMENT

State of Florida)
County of Duval) ss.

On this 5 day of January, 2008, before me, the undersigned Notary Public,

personally appeared Michael C. Caneela
Authorized Officer

and known to me to be the (OFFICER) Authorized 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., Bld. 70
Jacksonville, FL 32256

Notary Public in and for the State of:

Florida

My commission expires: 5/31/2010
Expiration Date

By: Rosemary Carter
Notary Signature

Rosemary Carter
Print Notary Name



ROSEMARY CARTER
MY COMMISSION # DD 558632
EXPIRES: May 31, 2010



200901200096
Skagit County Auditor

1/20/2009 Page 4 of 5 10:49AM

13464920

SCHEDULE A

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

LOT 5 AND THE EAST 1/2 OF LOT 6, BLOCK 103, PLAT OF THE TOWN OF SEDRO,
ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE(S) 18, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 617 ALEXANDER ST

PARCEL ID: 4152-103-006-0012



200901200096
Skagit County Auditor