



200901210020

Skagit County Auditor

1/21/2009 Page 1 of 5 9:46AM

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

[Space Above This Line For Recording Data]

APN: P10526-8

### MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 30th day of DECEMBER, 2008, between DONALD F LAKE, BEVERLY M LAKE

("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 17, 2002 and recorded in Book or Liber at page(s) instrument or document number 200210170135 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 4812 HARBOR VIEW PLACE, ANACORTES, WASHINGTON 98221-4087

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

Lot 9 Harbor View Estates

The Principal amount secured by the Security Instrument is changing from \$ 45,000.00 to \$150,000.00. The maturity date described in the Security Instrument is changed to DECEMBER 30, 2033



Lake, Donald F

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

DONALD F LAKE/995083501257420  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 04/03/08

108209001331499  
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.

*Donald F. Lake* (Seal)  
DONALD F LAKE -Borrower

*Beverly M. Lake* (Seal)  
BEVERLY M LAKE -Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

LENDER:  
BANK OF AMERICA, N.A.

X *Deborah L. Chaney*  
Authorized Officer Signature

X \_\_\_\_\_  
Print Authorized Officer Name

*Michael C. Cancela*  
Michael C. Cancela



DONALD F LAKE/995083501257420  
MODIFICATION OF SECURITY INSTR  
MSIPP.BOA 04/03/08



200901210020  
Skagit County Auditor

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

[Space Below This Line For Acknowledgment]

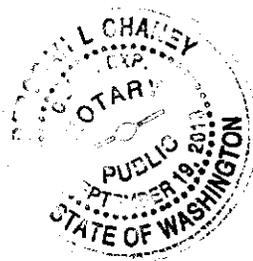
State of WA )  
 ) ss.  
County of SKAGIT )

On 12-30-08 before me, Deborah L. Chaney

personally appeared DONALD F LAKE, BEVERLY M LAKE

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)



200901210020  
Skagit County Auditor

1/21/2009 Page 3 of 5 9:46AM

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. Canedo  
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., 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



200901210020  
Skagit County Auditor

1/21/2009 Page 4 of 5 9:46AM

13522437

## SCHEDULE A

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

LOT 9, HARBOR VIEW ESTATES, ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 4812 HARBOR VIEW PL

PARCEL ID: P10526-8--



200901210020  
Skagit County Auditor