



200902180037

Skagit County Auditor

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

APR P 78187

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 2nd day of FEBRUARY, 2009, between MARILYN R MCGUIRE, MATHEW A. NEVARDS

("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 27, 2004 and recorded in Book or Liber

at page(s) _____, instrument or document number 200410080146

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 7295 SKAGIT VIEW DRIVE, CONCRETE, WASHINGTON 98237

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

Lot 4, Wilderness Village, D.U # 1
001-10, PG-48-50

The Principal amount secured by the Security Instrument is changing from \$ 25,000.00 to \$100,000.00

FEBRUARY 2, 2034

The maturity date described in the Security Instrument is changed to



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

MCGUIRE, MARILYN R

MARILYN R MCGUIRE/995090261504410

MODIFICATION OF SECURITY INSTRUMENT

MSIPP.BOA 04/03/08

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DocMagic 800-649-1362
www.docmagic.com

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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.

Marilyn R. McGuire (Seal)
MARILYN R MCGUIRE -Borrower

Mathew A. Nevarde (Seal)
MATHEW A. NEVARDS -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X Chris Deere
Authorized Officer Signature

X Chris Concel
Print Authorized Officer Name

MARILYN R MCGUIRE/995090261504410
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[Space Below This Line For Acknowledgment]

State of WA)
) ss.
County of SKAGIT)

On 2/2/2009 before me, Katy Van Der Meulen

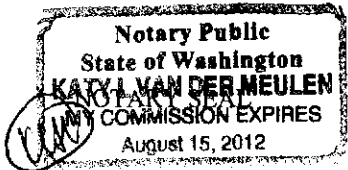
personally appeared MARILYN R MCGUIRE, MATHEW A. NEVARDS

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:

Katy Van Der Meulen
NOTARY SIGNATURE

Katy VanDer Meulen
(Typed Name of Notary)



LENDER ACKNOWLEDGMENT

State of Florida)
County of Duval) ss.

On this 5th day of February, 2009, before me, the undersigned Notary Public,

personally appeared Chris Cancela

Authorized Officer

Officer

and known to me to be the _____

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

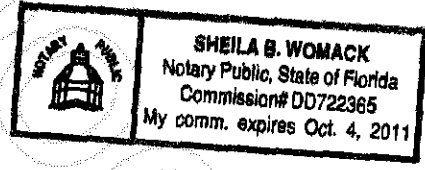
Notary Public in and for the State of:
Florida

My commission expires: Oct. 4, 2011
Expiration Date

By: Sheila B. Womack
Notary Signature

Sheila B. Womack

Print Notary Name



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SCHEDULE A

LOT 4, PLAT OF WILDERNESS VILLAGE DIVISION NUMBER 1, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 10 OF PLATS, PAGES 48 THROUGH 50, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON. ABBRV LEGAL LT 4 PLAT OF WILDERNESS VILLAGE DIV 1 VOL 10 PGS 48-50 BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO MARILYN R. MCGUIRE AND MATHEW A. NEVARDS, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP FROM MARILYN R. MCGUIRE, A SINGLE PERSON BY DEED DATED 07/24/06 AND RECORDED 08/29/06 IN INSTRUMENT NO. 200608290089, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

PERMANENT PARCEL NUMBER: P78187



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