



200908120049

Skagit County Auditor

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

APN: 3900-000-019-002 [Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 14th day of JULY 2009, between CHARLES N DRAKE, NANCY E DRAKE

("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 17, 2008 and recorded in Book or Liber at page(s), instrument or document number 200805070120 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 5955 CENTRAL AVE, ANACORTES, WASHINGTON 98221-8212

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.
Lots 18 and 19, Plat of Dewey Beach Addition 3, Vol. 6, pg. 32

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00 to \$170,000.00. The maturity date described in the Security Instrument is changed to JULY 14, 2034



DRAKE, CHARLES N

CHARLES N DRAKE/995091871941160/68200505235699

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.

Charles N Drake (Seal)
CHARLES N DRAKE -Borrower

Nancy E Drake (Seal)
NANCY E DRAKE -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X Chris Conela
Authorized Officer Signature

X Chris Conela
Print Authorized Officer Name

CHARLES N DRAKE/995091871941160
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08



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[Space Below This Line For Acknowledgment]

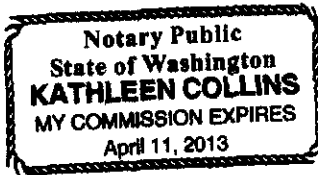
State of WA)
) ss.
County of SKAGIT)

On 7/14/09 before me, Kathleen Collins

personally appeared CHARLES N DRAKE, NANCY E DRAKE

personally known to me (or provey 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

Kathleen Collins
NOTARY SIGNATURE

Kathleen Collins
(Typed Name of Notary)

CHARLES N DRAKE/995091871941160
MODIFICATION OF SECURITY INSTRUMENT
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LENDER ACKNOWLEDGMENT

State of Florida)
County of Duval) ss.

On this 25 day of JULY 2009, before me, the undersigned Notary Public,

personally appeared Chris Cancela,
Authorized Officer

and known to me to be the officer of Bank of America
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: _____

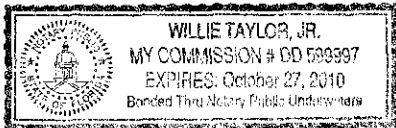
Notary Public in and for the State of:
Florida

Bank of America
9000 Southside Blvd
Jacksonville, FL 32256

My commission expires: 10/27/2010
Expiration Date

By: Willie Taylor Jr
Notary Signature

Willie TAYLOR JR
Print Notary Name



J1903530

SCHEDULE A

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

LOTS 18 AND 19, PLAT OF DEWEY BEACH ADDITION NO. 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 6 OF PLATS, PAGE 32, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PARCEL ID: 3902-000-019-0002

PROPERTY ADDRESS: 5955 CENTRAL AVE



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