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201005140062
Skagit County Auditor

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3718-011-003-0001

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MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)



BROWN, KEVIN R

This Modification of Security Instrument ("Modification"), made this 17th day of APRIL, 2010, between KEVIN R BROWN, GLADYS M BROWN

("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 JULY 5, 2003 and recorded in Book or Liber at page(s), instrument or document number 200307210082 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 408 SOUTH 10TH STREET, MOUNT VERNON, WASHINGTON 98274

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

LOT 2 AND N 5 FT. OF Lot 3, Bk 11 of Eastern Add. to Mt. Vernon

The Principal amount secured by the Security Instrument is changing from \$ 5,000.00 to \$ 50,000.00. The maturity date described in the Security Instrument is changed to APRIL 17, 2035

KEVIN R BROWN/995100791523320

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 06/23/09



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.

Kevin R Brown (Seal)
KEVIN R BROWN -Borrower

Gladys M. Brown (Seal)
GLADYS M. BROWN -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X Beulah L. Dore
Authorized Officer Signature

X Beulah L. Dore
Print Authorized Officer Name



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[Space Below This Line For Acknowledgment]

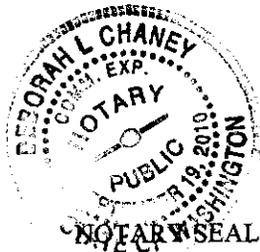
State of WASHINGTON)
) ss.
County of SKAGIT)

On 02/17/10 before me, Deborah L Chaney

personally appeared KEVIN R BROWN, GLADYS M BROWN

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.



Deborah L Chaney
NOTARY SIGNATURE

Deborah L Chaney
(Typed Name of Notary)



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LENDER ACKNOWLEDGMENT

State of Florida)
) ss.
County of Duval)

On this 22nd day of April 2010, before me, the undersigned Notary Public,

personally appeared Bewlah L. Dore
Authorized Officer

and known to me to be the Officer of Bank of America
Authorized Officer Title

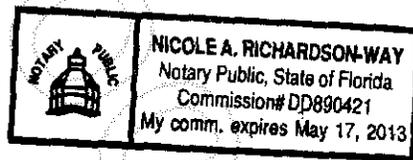
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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.

Notary Public in and for the State of:
Florida

Residing at: Bank of America
9000 Southside Blvd., Bldg. 700
Jacksonville, FL 32256

My commission expires: 5/17/2013
Expiration Date

By: [Signature]
Notary Signature
NICOLE A. RICHARDSON-WAY
Print Notary Name



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SCHEDULE A

**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT,
STATE OF WASHINGTON:**

**LOT 2 AND THE NORTH 5 FEET OF LOT 3, BLOCK 11, "MAP OF THE EASTERN ADDITION
TO MT. VERNON, SKAGIT CO., WASHINGTON", AS PER PLAT RECORDED IN VOLUME 2
OF PLATS, PAGE 100, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

**BEING THE SAME PROPERTY CONVEYED TO KEVIN R. BROWN AND GLADYS M.
BROWN, HUSBAND AND WIFE BY DEED FROM JEFFERY P. HOWE AND MICHELLE M.
HOWE, HUSBAND AND WIFE DATED 05/22/1991, RECORDED 05/24/1991 IN DEED
INSTRUMENT NO. 9105240069, IN THE LAND RECORDS OF SKAGIT, WASHINGTON.**

TAX ID # 3718-011-003-0001



**201005140062
Skagit County Auditor**