



201205180064

Skagit County Auditor

5/18/2012 Page

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4 11:31AM

Recording Requested by

Bank of America, N.A.

WHEN RECORDED MAIL TO:

WHEN RECORDED MAIL TO:
HOME RETENTION RECORDING DEPT.

Attn: Ramona Tongdee
BAC Home Loans Servicing, LP
1001 Liberty Ave, SUITE 675
Pittsburgh, PA 15222
866.325.7046 / 412.325.7046

NEW MONEY AMT: \$11,144.44

APN #: P125098

This document was prepared by Bank of America, N.A.

See Exhibit B for assignments of record if applicable

295165

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 21, 2012 between AZUCENA GUZMAN (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 25th day of May, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 209 BRITTANY STREET, MOUNT VERNON, WA 98274.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

PREV RECORDED INFO: 5/17/2007 INST #: 200705250120

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of two hundred fifty two thousand three hundred nine and 44/100, (U.S. Dollars) (\$252,309.44). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1, 2042. The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 24th DAY OF January, 2012
BY

[Signature]
AZUCENA GUZMAN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Washington County of Skagit On this 24th day of January
2012 before me the undersigned, a Notary Public in and for said State, personally
appeared AZUCENA GUZMAN 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
foregoing instrument and acknowledged that she executed the same.

WITNESS my hand and official seal.

[Signature]

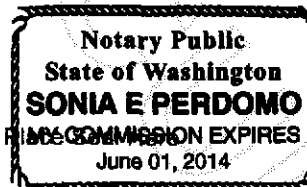
Notary Signature

Sonia E Perdomo

Notary Public Printed Name

6-1-2014

Notary Public Commission Expiration Date



DO NOT WRITE BELOW THIS LINE.

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

FEB 06 2012

SIGNED THIS DATE: _____

BY: Stephanie Casillas

NAME: Stephanie Casillas

TITLE: Assistant Secretary

Bank of America, N.A.

STATE OF COLORADO COUNTY OF BROOMFIELD

On 2/6/12 before me, GOASUE XIONG Notary Public, personally appeared

STEPHANIE CASILLAS

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 signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

GOASUE XIONG

Notary Signature

GOASUE XIONG

Notary Public Printed Name Place Seal Here

12/27/15

Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015



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LEGAL DESCRIPTION

LOT 32, CEDAR HEIGHTS WEST, ACCORDING TO THE PLAT THEREOF RECORDED
SEPTEMBER 22, 2006, UNDER AUDITOR'S FILE NO. 200609220186, RECORDS OF
SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON.



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