

Return Address:

Home Retention Services, Inc.
9700 Bissonnet St., Suite 1500
Houston, Texas 77036
Attn: Modification Recordation



201206200040
Skagit County Auditor

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Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

- 1. Loan Modification Agreement
- 2. _____
- 3. _____
- 4. _____

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document REF# 200704060006

Grantor(s) Exactly as name(s) appear on document

- 1. BRYAN S VARNOR
- 2. KIRSTEN L VARNOR

Additional names on page _____ of document.

Grantee(s) Exactly as name(s) appear on document

as successor by merger to BAC
Home Loans Servicing, LP

- 1. Bank of America, N.A.
- 2. _____

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

Additional legal is on page _____ of document.

Assessor's Property Tax Parcel/Account Number
assigned

Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

"I am signing below and paying an additional \$50 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."

Signature of Requesting Party

Note to submitter: Do not sign above nor pay additional \$50 fee if the document meets margin/formatting requirements

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

LOAN MODIFICATION AGREEMENT

Order ID: 5093430

Project ID: 87968

Loan Number: 159045639

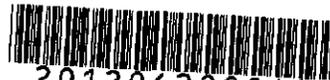
Grantor: BRYAN VERNER and KIRSTEN VERNER

Grantee: Bank of America N.A as successor by
Merger to BAC Home Loans Servicing, LP

P.O. Box 10266
Van Nuys, CA 91410-0266

Original Loan Amount: \$278,617.00

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 04/06/2007 as Instrument/Document Number: 200704060006, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAGIT County, State of WA.

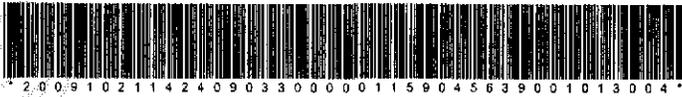


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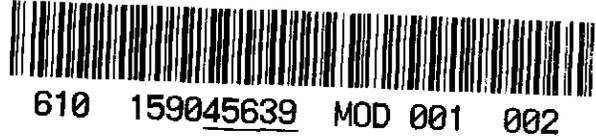
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Recording Requested by
BAC Home Loans Servicing, LP
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP
Post Office Box 10266
Van Nuys, CA 91410-0266
Attention: Document Control



DocID#: 0651590456397105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 21, 2009 between Bryan S Verner, Kirsten L Verner (the "Borrower(s)") and BAC Home Loans Servicing, LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated April 3, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 300 Talcott Street, Sedro Woolley, WA 98284.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

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 Eighty Nine Thousand, Three Hundred Thirty One Dollars And Eighteen Cents, (U.S. Dollars) (\$289,331.18). 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 January 1, 2038.

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 BAC Home Loans Servicing, LP 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.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.



SIGNED AND ACCEPTED THIS 2 DAY OF November 2009

BY [Signature]
Bryan S Verner

[Signature]
Kirsten L Verner

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of WASHINGTON, County of Skagit On this 2 day of November 2009 before me the undersigned, a Notary Public in and for said State, personally appeared

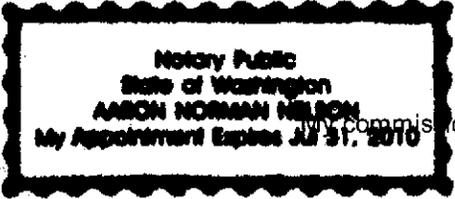
Bryan S Verner and Kirsten L Verner

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 they executed the same.

Witness my hand and official seal.

Signature [Signature]

Aaron Norman Nelson
Name (typed or printed)



My commission expires: July 31, 2010

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

On _____ before me, _____

Notary Public, personally appeared _____

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.

Signature _____



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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as by successor by merger to BAC Home Loans Servicing, L.P.

By: Stewart Lender Services, Inc., its attorney in fact

By: Charles Barrios

6/14/12

Charles Barrios, A.V.P., Stewart Lender Services, Inc.

Date

STATE OF TEXAS

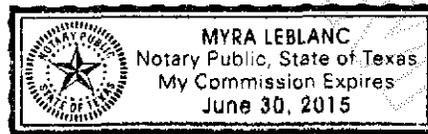
COUNTY OF HARRIS

On June 14, 2012 before me, Myra Leblanc Notary Public-Stewart Lender Services, Inc., personally appeared Charles Barrios, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature

Myra Leblanc
Myra Leblanc



My commission expires: June 30, 2015



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9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 5093430
Loan Number: 159045639

Project ID: 87968

EXHIBIT B

Borrower Name: BRYAN VERNER and KIRSTEN VERNER
Property Address: 300 TALCOTT STREET, SEDRO WOOLLEY, WA 98284

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Additional County Requirements:
Original Loan Amount: \$278,617.00



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