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201208070063
Skagit County Auditor

8/7/2012 Page 1 of 6 11:33AM

Please Type or Print Neatly & Clearly All Information

Document Title(s)

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

Reference Number(s) of Related Documents

200408190118

Grantor(s) (Last Name, First & Middle Initial)

HUTCHINS, MICHAEL M

HUTCHINS, ROSEMARIE A

Grantee(s) (Last Name, First & Middle Initial)

COUNTRYWIDE HOME LOANS, INC

Legal Description (Abbreviated form is acceptable) i.e. Section/Township/Range/1/4 Section

SUNRISE ESTATES DIVISION NO 2 LOT 4

Assessor's Tax Parcel ID Number: P108542

The County Auditor 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.

Sign below only if your document is Non-Standard.

I am requesting an emergency non-standard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some parts of the text of the original document. Fee for non-standard processing is \$50.

Signature of Requesting Party

AUTHORIZED SIGNOR IF NON-STANDARD

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BANK OF AMERICA, N.A.

AND WHEN RECORDED MAIL TO:
BANK OF AMERICA, N.A.
9000 Southside Blvd.
FL9-700-05-20
Jacksonville, FL 32256
Prepared by: Patricia Gail Chronis
MERS Phone#: 1-888-679-6377
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**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST (LINE OF CREDIT TRUST DEED)**

MIN#: 100133700001847816

This Loan Modification Agreement (the "Agreement"), made this 9th day of July, 2012 between **MICHAEL M HUTCHINS AND ROSEMARIE A HUTCHINS, HUSBAND AND WIFE**, (the "Borrowers") and **COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST (LINE OF CREDIT TRUST DEED)** dated **August 03, 2004** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **August 19, 2004** as Instrument No. **200408190118**, in the Official Records of **SKAGIT** County, State of **WASHINGTON** (the "Security Instrument"), and **LOAN MODIFICATION AGREEMENT** to the **DEED OF TRUST (LINE OF CREDIT TRUST DEED)** dated **December 15th, 2004** and recorded on **January 24, 2005** as Instrument No. **200501240095**, in the Official Records of **SKAGIT** County, State of **WASHINGTON**, and covering the real property specifically described as follows:

This property is more commonly known as:

**14457 ASHLEY PLACE
ANSCORTES, WA 98221**

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

- **TO CORRECT THE LENDER NAME TO THE LOAN MODIFICATION AGREEMENT
TO READ: COUNTRYWIDE BANK, A DIVISION OF TREASURY BANK, N.A.**

The Borrowers 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 Borrowers 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 second lien on above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.



Bank of America, N.A.

Virginia L. Hartley

By: VIRGINIA L. HARTLEY
Its: Vice President



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Bank of America, N.A.

By: Carol R. Van Rider
Its: Vice President

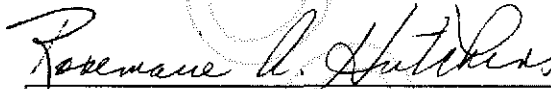
Mortgage Electronic Registration Systems, Inc.



By: Carol R. Van Rider
Its: Vice President



MICHAEL M HUTCHINS



ROSEMARIE A HUTCHINS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



STATE OF Washington

COUNTY OF Skagit

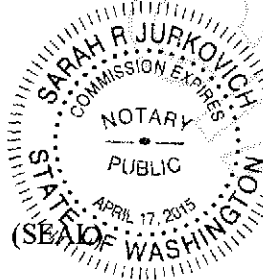
)
) SS.
)

On this 11th Day of July 2012, BEFORE ME,

Sarah R Jurkovich, (Notary Public)

personally appeared, **MICHAEL M HUTCHINS, ROSEMARIE A HUTCHINS**, 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 foregoing 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



Sarah R Jurkovich
Notary Public

Commission Expires: 4-17-2015

STATE OF Florida

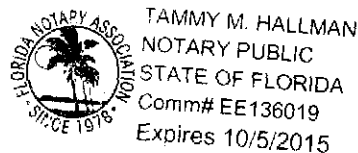
COUNTY OF Duval

On 7/3/2012 before me, **Tammy M. Hallman**, Notary Public, personally appeared **Carol R. Van Rider**, who 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.

Signature Tammy M Hallman

(SEAL)



GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On 7/30/2012 before me, Tammy M. Hallman, Notary Public,

personally appeared, Virginia L. Hartley, 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.

Tammy M. Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



TAMMY M. HALLMAN
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE136019
Expires 10/5/2015

GENERAL ACKNOWLEDGEMENT

State of Florida
County of Duval

On _____ before me, Tammy M. Hallman, 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 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.

Tammy M. Hallman
Tammy M. Hallman
Commission #: EE136019
My Commission Expires: 10/05/2015



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Skagit County Auditor