



Skagit County Auditor

\$75.00

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Recording Requested by

Bank of America, N.A.
WHEN RECORDED MAIL TO:

Bank of America, N.A.
1001 Liberty Avenue, Suite 675
Pittsburgh, PA 15222

This document was prepared by Bank of America, N.A. *April Redman*
1001 Liberty Avenue, Suite 675 Pittsburgh, PA 15222
See Exhibit B for assignments of record if applicable

386573-777 Space Above for Recorder's Use

per see info: 6/19/2008

200806090164

LOAN MODIFICATION AGREEMENT

200806090164

This Loan Modification Agreement (the "Agreement"), made on January 4, 2013 between MICHAEL L MCCLAUGHRY and LINDA D MCCLAUGHRY (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 9th of June, 2008 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 2306 MONICA DR, MOUNT VERNON, WA 98273.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

ApN: 4226-000-015-0003

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 three hundred twenty-three thousand eight hundred ninety-seven and 25/100, (U.S. Dollars) (\$323,897.25). 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, 2043. 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 30 DAY OF JANUARY 2013

BY [Signature]
MICHAEL L MCCLAUGHRY

[Signature]
LINDA D MCCLAUGHRY

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Washington, County of Snohomish On this 30th day of January 2013 before me the undersigned, a Notary Public in and for said State, personally appeared MICHAEL L MCCLAUGHRY and LINDA D MCCLAUGHRY 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]

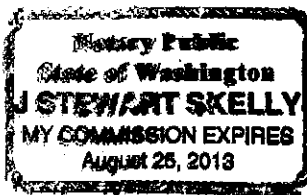
Notary Signature

J Stewart Skelly

Notary Public Printed Name Place Seal Here

8-25-13

Notary Public Commission Expiration Date



201305030128

DO NOT WRITE BELOW THIS LINE

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

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

By: Urban Settlement Services, LLC, its attorney in fact

By:

[Handwritten Signature]

Dated FEB 11 2013

Name: **Patrick Vigil**
Title: **ASSISTANT SECRETARY**

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 2/11/13 before me, Lynn Holdsworth Notary Public, personally appeared Patrick Vigil

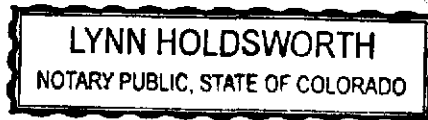
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Handwritten Signature] Notary Signature

Lynn Holdsworth Notary Public Printed Name Place Seal Here

DEC 27 2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015



Exhibit "A"

Legal Description

Lot 15, PLAT OF RIVERVIEW, according to the Plat thereof recorded in Volume 11 of Plats, page 12, records of Skagit County, Washington. Situated in Skagit County, Washington.



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