



Return Address:

11902 Ridge Parkway
Suite 100 Broomfield
Co 80021

Skagit County Auditor
7/2/2013 Page

1 of 5 12:31 PM
\$76.00

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 INST# 200208260162

Grantor(s) Exactly as name(s) appear on document
1. Ernest J. Hedglin, _____
2. _____
Additional names on page _____ of document.

Grantee(s) Exactly as name(s) appear on document
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)
Lot: 3 Cedar Grove on the Skagit
Additional legal is on page 5 of document.

Assessor's Property Tax Parcel/Account Number assigned 3877-000-003-0001 Pg: 4061 Assessor Tax # not yet assigned

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."

M.H. Swisher Signature of Requesting Party

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

UNOFFICIAL

Recording Requested by

ORIG MTG \$ 149,159.⁰⁰

WHEN RECORDED MAIL TO:

NEW MTG \$ 165,999.³⁷

ATTN - HOME RETENTION RECORDING
Bank of America, N.A.
11802 Ridge Parkway, Suite 100
Broomfield, CO 80021

NEW MONEY \$ 16,840.³⁷

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

See Exhibit B for assignments of record if applicable

11802 Ridge Parkway Suite 100 Broomfield, CO 80021 Space Above for Recorder's Use

453292-7777 LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on May 23, 2013 between ERNEST J HEDGLIN (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 22nd of August, 2002 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 8341 CEDAR GROVE AVENUE, CONCRETE, WA 98237.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Pre Rec Info: 8/26/2002 INST# 200208260162

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 one hundred sixty-five thousand nine hundred ninety-nine and 37/100, (U.S. Dollars) (\$165,999.37). 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 June 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 14th DAY OF June 2013
BY

[Signature]
ERNEST J HEDGLIN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of New Mexico, County of Bernalillo On this 14th day of June, 2013 before me the undersigned, a Notary Public in and for said State, personally appeared ERNEST J. HEDGLIN 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 Ernest J. Hedglin executed the same.

Witness my hand and official seal.

[Signature]
Donna M. Dumont
6/14/2014

Notary Signature

Notary Public Printed Name

Notary Public Commission Expiration Date



OFFICIAL SEAL
DONNA M. DUMONT
NOTARY PUBLIC - State of New Mexico

Place Seal Here 6/14/2014



201307020073

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: [Signature]

Dated: JUN 18 2013

Name: Brittany Hammond
Title: Assistant Secretary

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 6/18/13 before me, Patrick R. Vigil Notary Public, personally
appeared Brittany Hammond

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] Notary Signature

Patrick R. Vigil Notary Public Printed Name Place Seal Here

2/13/2017 Notary Public Commission Expiration Date

PATRICK R VIGIL
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 201340006901
COMMISSION EXPIRES FEB. 13, 2017



Exhibit "A"

Legal Description

TRACT 3 "CEDARGROVE OF THE SKAGIT", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 48 THROUGH 51, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.



201307020073

Skagit County Auditor

\$76.00

7/2/2013 Page

5 of

5 12:31PM