Skagit County Auditor

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Recording Requested By: Bank of America, N.A.

Prepared By/Return Tot

When recorded return to

Ursus Advisors LLC

CoreLogic 28835349 701 Highlander Blvd., Ste. 200 450 E Boundary St.

Arlington, Texas 76015

Chapin, SC 29036

MIN: 1001310-2260608743-9 MERS Phone: 1-888-679-6377

Space Above This Line for Recorder's Use

Loan Number: 162506162

MODIFICATION TO DEED OF TRUST AND PARTIAL RECONVEYANCE

This Modification to Deed of Trust and Partial Reconveyance ("Modification") is made this 3 day of February, 2014, between Ronald Allen Thomas and Debbie A. Joseph, husband and wife ("Borrower"), Bank of America, N.A. ("Trustee") and Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP ("Beneficiary") (collectively referred to herein as the "parties").

RECITALS

This Modification is made with reference to the following facts:

The Borrower made, executed and delivered for the benefit of Mortgage Electronic Registration A. Systems, Inc. ("MERS"), acting solely as nominee for American Mortgage Network, Inc., a Delaware Corporation ("Original Beneficiary"), that certain Deed of Trust dated May 04, 2007, and recorded on May 11, 2007, as Document Number 200705110117 of the office of the County Auditor of Skagit County, Washington ("Deed of Trust"), securing a Note dated May 04, 2007 in the principal amount of \$361,800.00 in favor of the Original Beneficiary; which covers the real and personal property described in said instrument and defined therein as the "Property" located at 23435 Gunderson Road, Mount Vernon, Washington 98273, the real property being incorrectly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

B. The purpose of this Modification is to correct the legal description. At the time the above referenced Deed of Trust was recorded an incorrect legal description was inadvertently contained therein.

TERMS OF MODIFICATION

For good and valuable consideration received, receipt of which is hereby acknowledged, the 1. parties hereto do hereby modify said Deed of Trust to provide that the legal description therein shall be as follows ("Secured Property"):

SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF.

- 2. The Borrower does hereby mortgage, grant and convey the Secured Property to Trustee under the Deed of Trust together with power of sale subject to each and all of the terms and conditions of the Deed of Trust, including this Modification thereto. Borrower ratifies the Deed of Trust as an encumbrance on the last described real property as if first encumbering said real property on the date on which the Deed of Trust was first delivered to Beneficiary.
- 3. Trustee, Beneficiary and Borrower do hereby release and reconvey without warranty to the person or persons legally entitled thereto, all estate in and to any portion of the first above described real property, which is not included within the last above described real property.
- 4. The terms of the Deed of Trust, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of the Modification and the original Deed of Trust, the provisions of this Modification shall control. The Deed of Trust, herein modified when signed by all parties hereto, shall constitute one Deed of Trust.
- 5. This Modification shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.
- 6. This Modification may be executed in counterparts, but shall be of no force and effect unless and until all parties to this Modification have duly executed this document.

IN WITNESS WHEREOF, the parties hereto have executed this Modification the day and year above written.

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\$151,00 8 11:43AM Ronald Allen Thomas

(Borrower)

Acknowledgment

, and the same of
state of Washington }
COUNTY OF Skagit }ss
On 2/3/2014, before me Kristin M. Green kent Notary Public in and
for said County and State, personally appeared Ronald Allen Thomas 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 band and official seal
VIII ESS my trand and official scale

Printed Name: Kushn

My Commission Expires:

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stie A Joseph

(Borrower)

Acknowledgment

state of Washington }
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COUNTY OF XQIT ?
on 2/3/2014 Susan Kinstin M Granlet VIII
On 2/3/2014, before me Kristin M. Greenle Ta Notary Public in and
for said County and State, personally appeared Debbie A. Joseph who proved to me on the basis of
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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.
A STATE OF THE STA

WITNESS my hand and official

NOTARY SIGNATURE

Printed Name: Kushin W

My Commission Expires:

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Prir	nted Name: Lakesha Battic
lts:	AVP, Operations Team Manager
	ledgment
State of Texas	
County of Tarrant	
Before me. Music. N. Chabail the	undersigned officer on this the
Before me, Music M. Chabes , the (insert name of notary) February , 2014, personally a wind through production of identified her/himself to be the ANT, Ope Though production of identified her/himself to be the ANT, Ope the foregoing instrument, and being authorized to do so, instrument as the act of such corporation for the purstated. (seal)	e person and officer whose name is subscribed to the acknowledged that (s)he had executed the foregoing
MYSIA M. CHABERT Notary Public STATE OF TEXAS My Comm. Exp. 08-30-17	Notary Public, State of Teyas Commission No.: 139 \$74903 My Commission Expires: 9/30/17

Bank of America, N.A.

(Trustee)

MODIFICATION TO DEED OF TRUST AND

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Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP (Beneficiary) Printed Name: Lakesha Its: AVP, OPECATIONS TEAM MONAGER Acknowledgment State of IEXAC County of , the undersigned officer, on this, the _____ day of 2014, personally appeared Lakes known to me or, through production of as identification, who identified her/himself to be the AVP, Operations Team Manager of Bank of America, N.A. 76/m BAC. the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated. (seal) Printed Name: Mysiq M. Notary Public, State of / Commission No.: YSIA M. CHABER **Notary Public** My Commission Expires: STATE OF TEXAS

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EXHIBIT A

That portion of the West ½ of the Northeast ¼ of the Northwest ¼ of Section 24, Township 34 North, Range 4 East, W.M., lying Northeasterly of County Road known as Gunderson Road, EXCEPT that portion conveyed to Skagit County by deed recorded June 12, 1986, under Auditor's File No. 8606120022.

Situate in the County of Skagit, State of Washington.



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EXHIBIT B

That portion of the West ½ of the Northeast ¼ of the Northwest ¼ of Section 24, Township 34 North, Range 4 East, W.M., lying northeasterly of County road known as Gunderson Road, EXCEPT that portion conveyed to Skagit County by deed recorded June 12, 1986, under Auditor's File No. 8606120022.

Together with

All that portion of the East one-half of the Northeast Quarter of the Northwest Quarter of Section 24, Township 34 North, Range 4 East, W.M., described as follows:

Commencing at the Northwest corner of said East one-half of the Northeast Quarter of the Northwest Quarter of Section 24; thence South 02° 04' 47" West, along the West line of said East one-half of the Northeast Quarter of the Northwest Quarter of Section 24, a distance of 115.09 feet to the TRUE POINT OF BEGINNING; thence continuing South 02° 04' 47" West along said West line a distance of 450.00 feet to the Northeasterly margin of Gunderson Road, as conveyed to Skagit County by deed recorded June 12, 1986, under Auditor's file No. 8606120022; thence South 87° 55' 13" East a distance of 60.00 feet; thence North 87° 55' 13" West a distance of 60.00 feet to the POINT OF REGINNING.

Subject to

An easement for ingress, eggress, and utilities as recorded under Auditor's file no. 200607030124, Records of Skagit County, more particularly described as follows:

The North 60.00 feet of the West one-half of the Northeast Quarter of the Northwest Quarter of Section 24, Township 34 North, Range 4 East, W.M., lying Northeasterly of County Road known Gunderson Road, as conveyed to Skagit County by deed recorded June 12, 1986, under Auditors file no. 8606120022.

Situate in the County of Skagit, State of Washington.

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