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200705100091
Skagit County Auditor

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Document Title(s)

#344 8546
MODIFICATION OF SECURITY
INSTRUMENT

Reference Numbers(s) of related documents

200505020143

Additional Reference #-s on page

Grantor(s) (Last, First and Middle Initial)

CRISP, CARL

CRISP, GRACE E

RUSSELL, CYNTHIA

RUSSELL, WILLIAM

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)

BANK OF AMERICA, N.A

Additional grantees on page

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

N 70FT OF LOTS 40, 41, BIG LAKE TRACTS, SKAGIT WA, VOL. 4, PG 49, SKAGIT WA

Additional legal is on page

Assessor's **Party Tax Parcel/Account Number**8393-013-

3882-000-041-0008

Additional parcel #-s on page

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 requesting an emergency nonstandard 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 part of the text of the original document.

Signature of Requesting Party

Recording Requested By:
Recording requested by: LSI
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Santa Ana, CA. 92705

Consent - Post Closing Review FL9-700-04-21
9000 Southside Blvd, Bld 700
Jacksonville, Florida 32256
Loan Number: 68200126911199

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MODIFICATION OF SECURITY INSTRUMENT

3447546 (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 23rd day of APRIL 2007, between CARL CRISP, GRACE E CRISP, CYNTHIA RUSSELL, WILLIAM RUSSELL, who acquired title as *Cynthia Crisp-Russell*, as her sole and separate property. ("Borrower") and Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated MARCH 16, 2005 and recorded in Book or Liber at page(s) _____, instrument or document number 200505020143 of the Land _____ Records of SKAGIT, WASHINGTON [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 17381 LAKE VIEW BLVD, MOUNT VERNON, WASHINGTON 98274-8171

the real property described being set forth as follows:

~~SCHEDULE~~ SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

EXHIBIT

The Principal amount secured by the Security Instrument is changing from \$ 60,000.00 to \$ 150,000.00. The maturity date described in the Security Instrument is changed to APRIL 23, 2032

CARL CRISP/995071002130460
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CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Carl Crisp (Seal)
CARL CRISP -Borrower

Grace Crisp (Seal)
GRACE E CRISP -Borrower

Cynthia Russell (Seal)
CYNTHIA RUSSELL -Borrower

William Russell (Seal)
WILLIAM RUSSELL -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

~~LENDER:
BANK OF AMERICA, N.A.~~

~~X _____
Authorized Officer~~

CARL CRISP/995071002130460
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Skagit County Auditor

[Space Below This Line For Acknowledgment]

State of Washington)
) ss.
County of SKAGIT)

On _____ before me, _____

personally appeared CARL CRISP, GRACE E CRISP, CYNTHIA RUSSELL, WILLIAM RUSSELL

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.

Kari L. Milas
NOTARY SIGNATURE

Kari L. Milas
(Typed Name of Notary)

Resides in Skagit Co.



Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302

CARL CRISP/995071002130460
MODIFICATION OF SECURITY INSTRUMENT
MSIPP BOA 01/08/07



LENDER ACKNOWLEDGMENT

State of _____)
County of _____) ss.

On this _____ day of _____, before me, the undersigned Notary Public,
personally appeared _____

and known to me to be the _____

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: _____ Residing at: _____

Notary Public in and for the State of: _____

My commission expires: _____



APN: 3882-000-041-0008

Order ID: 3448546

Loan No.: 995071002130460

**EXHIBIT A
LEGAL DESCRIPTION**

The land referred to in this policy is situated in the State of WA, County of SKAGIT, City of MOUNT VERNON and described as follows:

The following described real estate, situated in the County of Skagit, State of Washington,

The North 70 feet, as measured at right angles to the North line, of Lots 40 and 41, "Plat of Cheastys Big Lake Tracts, Skagit County, Washington", as per plat recorded in Volume 4 of Plats, Page 49, records of Skagit County, Washington.

Together with a non-exclusive easement for ingress, egress and utilities over, under and across the Westerly 20 feet of said Lot 40, except the North 70 feet thereof.

Situate in the County of Skagit, State of Washington.

WITH THE APPURTENANCES THERETO.

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