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200705150098

Skagit County Auditor

5/15/2007 Page

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5 11:43AM

Document Title(s)

Modification of Security Instrument

Reference Numbers(s) of related documents

200507250159

Additional Reference #=s on page

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

LINDA STEVENS

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)

Lot 1, S.P. No. PL 02-0876, Rec 10/3/2003, Avd. File No. 200310030084
Skagit County, WA.

Additional legal is on page

Assessor's **Property Tax Parcel/Account Number**

241517 A

3997-000-018-0100

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:
Bank of America, NA

And After Recording Return To:
Bank of America, NA
Consumer Post Closing Review FL9-700-04-21
9000 Southside Blvd, Bld 700
Jacksonville, Florida 32256
Loan Number: 68200131152399

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3426130

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 16th day of APRIL
2007, between LINDA STEVENS, KENNETH W STEVENS

("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 JUNE 9, 2005 and recorded in Book or Liber
at page(s) , instrument or document number 200507250159
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
13204 LAKE VIEW PL, MOUNT VERNON, WASHINGTON 98273-8590

the real property described being set forth as follows:

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

Exhibit

The Principal amount secured by the Security Instrument is changing from \$ 50,000.00
to \$ 175,000.00 . The maturity date described in the Security Instrument is changed to
APRIL 16, 2032

LINDA STEVENS/995070971517080
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 01/08/07

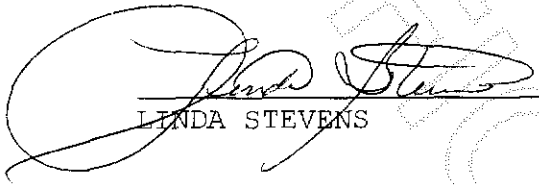
Page 1 of 4

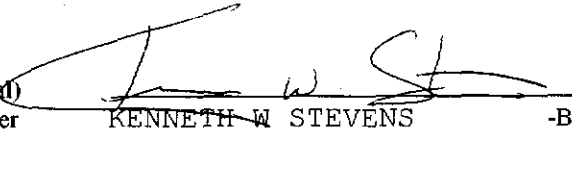


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CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction 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.

 (Seal)
LINDA STEVENS -Borrower

 (Seal)
KENNETH W STEVENS -Borrower

____ (Seal) -Borrower

____ (Seal) -Borrower

____ (Seal) -Borrower

____ (Seal) -Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer



[Space Below This Line For Acknowledgment]

State of Washington)
County of Skagit) ss.

On April 11th 2007 before me, Amy L Ruderman Norway Public

personally appeared LINDA STEVENS, KENNETH W STEVENS

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.

Amy L Ruderman
NOTARY SIGNATURE

Amy L Ruderman
(Typed Name of Notary)
Norway Public



Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256



APN: 3997-000-018-0100

Order ID: 3426130

Loan No.: 995070971517080

**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:

Lot 1, Short Plat No. PL 02-0876, recorded October 3, 2003, under Auditor's File No. 200310030084, records of Skagit County, Washington.

Situated in Skagit County, Washington.

WITH THE APPURTENANCES THERETO.

APN: 3997-000-018-0100



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