



200710170107
Skagit County Auditor

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Rasar, Michael S

Record and Return To:
United General Title Ins
Fiserv—P.O. BOX 2590
Chicago, IL 60690

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200710170107

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 1st day of OCTOBER, 2007, between MICHAEL S RASAR, DEBBIE RASAR

("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 AUGUST 31, 2005 and recorded in Book or Liber _____, at page(s) _____, instrument or document number 200509230102, of the Land _____, Records of SKAGIT, WASHINGTON [County and State, or other Jurisdiction] [Name of Records]

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 13145 GLENWOOD DRIVE, MOUNT VERNON, WASHINGTON 98273

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

THAT PORTION OF BLOCK 1, "BINGHAM ACREAGE, SKAGIT COUNTY, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 24, PARCEL ID: P62160

The Principal amount secured by the Security Instrument is changing from \$ 120,000.00 to \$ 250,000.00. The maturity date described in the Security Instrument is changed to OCTOBER 1, 2032

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.

Michael S. Rasar (Seal)
MICHAEL S RASAR -Borrower

Debbie Rasar (Seal)
DEBBIE RASAR -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

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

X _____
Authorized Officer

MICHAEL S RASAR/995072682028570
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[Space Below This Line For Acknowledgment]

State of Washington)
County of SKAGIT) ss.

On Oct. 1, 2007 before me,

Kari L Milas

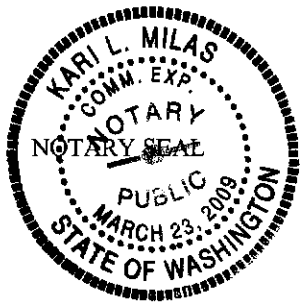
personally appeared MICHAEL S RASAR, DEBBIE RASAR

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)



MICHAEL S RASAR/995072682028570
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SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SKAGIT, AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

THAT PORTION OF BLOCK 1, "BINGHAM ACREAGE, SKAGIT COUNTY, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 24, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF THE NORTHEAST ¼, OF SECTION 11, TOWNSHIP 34 NORTH, RANGE 4 EAST, WILLAMETTE MERIDIAN; THENCE NORTH 89 DEGREES 30 MINUTES 50 SECONDS EAST A DISTANCE OF 752.50 FEET TO THE NORTHERLY PRODUCTION OF THE EAST LINE OF THE COUNTY ROAD AS CONVEYED TO SKAGIT COUNTY BY DEED DATED APRIL 20, 1962 AND RECORDED APRIL 20, 1962, UNDER AUDITOR'S FILE NO. 620549; THENCE SOUTH ALONG THE EAST LINE OF SAID ROAD, A DISTANCE OF 903.45 FEET; THENCE CONTINUE SOUTH ALONG THE SOUTHERLY PRODUCTION OF THE EAST LINE OF SAID ROAD A DISTANCE OF 128.96 FEET; THENCE SOUTH 60 DEGREES 30 MINUTES WEST 45.10 FEET; THENCE SOUTH 38 DEGREES 23 MINUTES WEST 229.90 FEET; THENCE SOUTH 10 DEGREES 15 MINUTES WEST 43.70 FEET; THENCE NORTH 89 DEGREES 32 MINUTES 50 SECONDS WEST 26.76 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 32 MINUTES 50 SECONDS WEST 257.00 FEET; THENCE NORTH 348.26 FEET TO A POINT ON, THE SOUTH LINE OF THE CUL-DE-SAC AT THE END OF THE AFOREMENTIONED COUNTY ROAD AT WHICH POINT THE TANGENT TO THE CURVATURE OF SAID CUL-DE-SAC BEARS DUE EAST; THENCE ON A CURVE TO THE LEFT HAVING A RADIUS OF 50 FEET, AN ARC DISTANCE OF 46.70 FEET; THENCE NORTH 89 DEGREES 30 MINUTES 50 SECONDS EAST ALONG THE SOUTH LINE OF SAID COUNTY ROAD, A DISTANCE OF 217.00 FEET; THENCE SOUTH 342.47 FEET TO THE TRUE POINT OF BEGINNING SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

PARCEL ID: P62160

PROPERTY ADDRESS: 13145 GLENWOOD DRIVE



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