



MACKAY, ROBERT N

Record and Return To:
United General Title Ins
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Chicago, IL 60690



200802210050

Skagit County Auditor

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 14th day of JANUARY 2008, between ROBERT N MACKAY, DEANNA R MACKAY

("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 15, 2007 and recorded in Book or Liber at page(s) , instrument or document number 200706280072 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 1408 BROAD ST, MOUNT VERNON, WASHINGTON 98274-4443

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 50,000.00 to \$100,000.00 . The maturity date described in the Security Instrument is changed to JANUARY 14, 2033

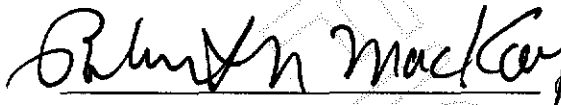
ROBERT N MACKAY/995080101828150

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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.



ROBERT N MACKAY (Seal)
-Borrower



DEANNA R MACKAY (Seal)
-Borrower

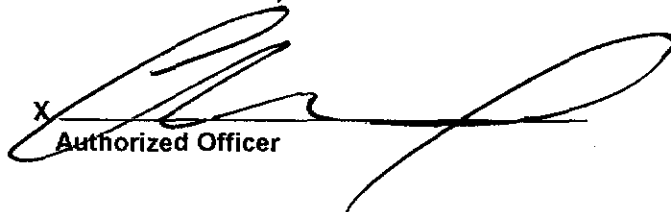
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X 

Authorized Officer

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[Space Below This Line For Acknowledgment]

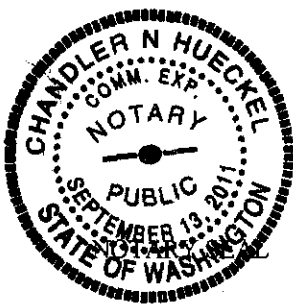
State of WA)
) ss.
County of SKAGIT)

On 1-14-08 before me, CHANDLER N. HUECKEL,

personally appeared ROBERT N MACKAY, DEANNA R MACKAY

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.



[Signature]
NOTARY SIGNATURE

CHANDLER HUECKEL
(Typed Name of Notary)

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LENDER ACKNOWLEDGMENT

State of WA)
County of SKAGIT) ss.

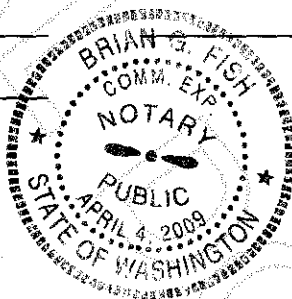
On this 14th day of JAN, 2008 before me, the undersigned Notary Public,
personally appeared CHANDLER HUECKEL
and known to me to be the Authorized

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: [Signature]
Notary Public in and for the State of:

Residing at: MT Vernon

WA
My commission expires: 4/4/09



I011D986

SCHEDULE A

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

PARCEL "A"

THE WEST 50.90 FEET OF THE NORTH 100 FEET OF LOT 3 AND THE EAST 9.10 FEET OF THE NORTH 100 FEET OF LOT 4, BLOCK 2, "HOME ADDITION TO MT. VERNON, WASH.", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 95, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON

PARCEL "B" –

THAT PORTION OF "HOME ADDITION TO MT. VERNON, WASH.", AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 95, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WEST LINE OF LOT 4, BLOCK 2, 135 FEET NORTH OF THE SOUTHWEST CORNER; THENCE EAST 60 FEET TO THE POINT BEGINNING, THENCE NORTH 35 FEET; THENCE EAST PARALLEL WITH THE NORTH LINE OF SKAGIT STREET 120 FEET; THENCE SOUTH 70 FEET, THENCE WEST 105 FEET, THENCE NORTH 35 FEET; THENCE WEST 15 FEET,, MORE OR LESS, TO THE POINT OF BEGINNING.

EXCEPT THEREFROM THAT PORTION CONVEYED BY BOUNDARY LINE ADJUSTMENT DEED RECORDED ON JUNE 19,2001, UNDER AUDITOR'S FILE NO. 200106190146. RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE CITY OF MOUNT VERNON COUNTY OF SKAGIT, STATE OF WASHINGTON

PARCEL ID: 3731-002-004-0101, P53259

PROPERTY ADDRESS: 1408 BROAD ST



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