

Recording Requested By:
Bank of America, NA



SKINNER, THOMAS R.

Loan Number: 68200118015799

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



200804140027
Skagit County Auditor

4/14/2008 Page 1 of 5 9:18AM

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 19th day of FEBRUARY, 2008, between THOMAS R SKINNER, CHRISTINE W SKINNER

("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 SEPTEMBER 2, 2004 and recorded in Book or Liber of the Land, instrument or document number 200410140079, 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 14118 MC TAGGART AV, BOW, WASHINGTON 98232

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 \$ 80,000.00 to \$ 130,000.00. The maturity date described in the Security Instrument is changed to FEBRUARY 19, 2033

Lot 5, Block 14, Edison
Pin # P72992

THOMAS R SKINNER/995080301601451
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

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.

Thomas R Skinner (Seal)
THOMAS R SKINNER -Borrower

Christine W Skinner (Seal)
CHRISTINE W SKINNER -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

x Carolyn S. Blymiller
Authorized Officer

Carolyn S. Blymiller
AVP, Operations Manager



200804140027
Skagit County Auditor

4/14/2008 Page 2 of 5 9:18AM

[Space Below This Line For Acknowledgment]

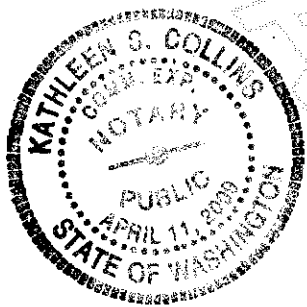
State of Washington)
) ss.
County of SKAGIT)

On February 19, 2008 before me, Kathleen Collins

personally appeared THOMAS R SKINNER, CHRISTINE W SKINNER

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.



NOTARY SEAL

K Collins

NOTARY SIGNATURE

Kathleen Collins

(Typed Name of Notary)



200804140027
Skagit County Auditor

4/14/2008 Page 3 of 5 9:18AM

LENDER ACKNOWLEDGMENT

State of FLORIDA)
County of DUVAL) ss.

On 3-10-08 before me, CAROL A. KANOST, NOTARY PUBLIC

personally appeared CAROLYN S. BLYMILLER, AVP

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 hand and official seal.

Carol A Kanost

NOTARY SIGNATURE

(Typed Name of Notary)

NOTARY SEAL



200804140027
Skagit County Auditor

4/14/2008 Page 4 of 5 9:18AM

I031F9VH

SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY IN COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 5, BLOCK 14, EDISON, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE(S) 87, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 14118 MC TAGGERT AV

PARCEL ID: P72992---



200804140027

Skagit County Auditor

4/14/2008 Page

5 of

5 9:18AM