



200811240092
Skagit County Auditor

11/24/2008 Page 1 of 5 10:44AM

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 6th day of NOVEMBER, 2008, between DANIEL M FISCHER, NANCY J FISCHER

("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 MAY 31, 2000 and recorded in Book or Liber at page(s) , instrument or document number 200006120117 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 4310 SEA OTTER LANE, ANACORTES, WASHINGTON 98221

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 \$ 115,000.00 to \$125,000.00 . The maturity date described in the Security Instrument is changed to NOVEMBER 6, 2033

LOT: 24-25; ANACHO BEACH; VOL: 5; PG: 4
APN: P61838

DANIEL M FISCHER/995082941909110
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

LOG# 68209008612699

Page 1 of 4

DocMagic eForms 800-649-1362
www.docmagic.com



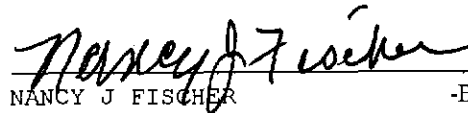
FISCHER, DANIEL M

Record and Return To:
Fiserv Lending Solutions
Fiserv - P.O. BOX 2590
Chicago, IL 60690

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.



DANIEL M FISCHER (Seal)
-Borrower



NANCY J FISCHER (Seal)
-Borrower

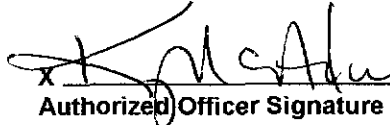
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.



Authorized Officer Signature

X Kerry McAdoe OFFICER
Print Authorized Officer Name

DANIEL M FISCHER/995082941909110
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

Page 2 of 4


200811240092
Skagit County Auditor

11/24/2008 Page 2 of 5 10:44AM

[Space Below This Line For Acknowledgment]

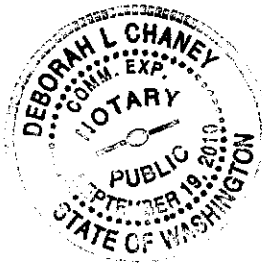
State of Washington)
) ss.
County of SKAGIT)

On 11-06-08 before me, Deborah L. Chaney

personally appeared DANIEL M FISCHER, NANCY J FISCHER

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

Deborah L. Chaney
NOTARY SIGNATURE

Deborah L. Chaney
(Typed Name of Notary)



LENDER ACKNOWLEDGMENT

State of FLORIDA)
) ss.
County of DUVAL)

On this 12th day of NOVEMBER, 2008 before me, the undersigned Notary Public,

personally appeared KERRY McADOO
Authorized Officer

and known to me to be the OFFICER
Authorized Officer Title

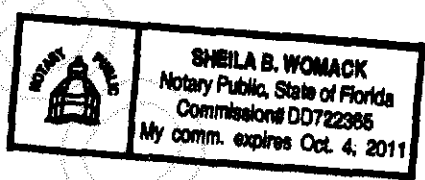
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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.

Residing at: BANK OF AMERICA
9000 SOUTHSIDE BLVD., BLDG. 700
JACKSONVILLE, FL 32256

Notary Public in and for the State of:
FLORIDA

My commission expires: OCT. 4, 2011
Expiration Date

By: Sheila B. Womack
Notary Signature
SHEILA B. WOMACK
Print Notary Name



200811240092
Skagit County Auditor

11/24/2008 Page 4 of 5 10:44AM

12951507

SCHEDULE A

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

THAT PORTION OF LOT 24 AND LOT 25, OF THE PLAT OF OF ANACO BEACH, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 5 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF SECTION 27 AND 34, TOWNSHIP 35 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 24;

THENCE SOUTH 8°11'00" WEST A DISTANCE OF 92.87 FEET TO THE SOUTHEAST CORNER OF SAID LOT 24;

THENCE SOUTH 30°07'07" WEST ALONG THE EAST LINE OF SAID LOT 25 A DISTANCE OF 9.36 FEET;

THENCE SOUTH 89°56'00" WEST PARALLEL WITH THE NORTH LINE OF SAID LOT 24 A DISTANCE OF 409.67 FEET TO THE WEST LINE OF LOT 25;

THENCE NORTH 5°10'00" EAST ALONG SAID WEST LINE OF LOTS 24 AND 25 A DISTANCE OF 100.42 FEET TO THE NORTHWEST CORNER OF SAID LOT 24;

THENCE NORTH 89°56'00" EAST ALONG THE NORTH LINE OF SAID LOT 24 A DISTANCE OF 418.54 FEET TO THE POINT OF BEGINNING;
SITUATED IN SKAGIT COUNTY, WASHINGTON.

PARCEL ID: P61838---

PROPERTY ADDRESS: 4310 SEA OTTER LN



200811240092
Skagit County Auditor