



201110270091
Skagit County Auditor

10/27/2011 Page 1 of 6 11:48AM

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suit 1500.
Houston, TX 77036

200706060127

LOAN MODIFICATION AGREEMENT

Order ID: 5095702

Project ID: 160340

Loan Number: 166144338

MIN Number: 100015700080260660

Grantor: CHARLES BURROWS and PATRICIA BURROWS

Grantee: Mortgage Electronic Registration Systems, Inc.-
Nominee for Bank of America N.A. as successor by
Merger to BAC Home Loans Servicing, LP

Original Loan Amount: \$235,480.00

PIN /Tax ID: N/A

Recording Reference: See Exhibit 'B'

Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:


BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 0651661443387105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on March 1, 2011 between CHARLES R BURROWS and PATRICIA H BURROWS (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the June 6, 2007 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1306 28TH ST, ANACORTES, WA 98221.

The real property described being set forth as follows:

000671579 BURROWS CR

610 166144338 MOD 001 002



SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of two hundred forty thousand six hundred twenty six and 52/100, (U.S. Dollars) (\$240,626.52). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 1, 2041.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.



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SIGNED AND ACCEPTED THIS 5th DAY OF March 2011
BY

Charles R Burrows
CHARLES R BURROWS

Patricia H Burrows
PATRICIA H BURROWS

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of WA, County of Skagit On this 5th day of March,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Charles R Burrows and Patricia H. Burrows
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 foregoing instrument and acknowledged that they executed the
same

Witness, by hand and official seal.

Signature Linda M Holliman

Linda M Holliman
Name (typed or printed)

My commission expires: 8-23-2014

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Patricia H Burrows, Charles R Burrows
Co-Owner(s) Signature Dated: March 7, 2011

Patricia H Burrows, Charles R Burrows
Co-Owner(s) Name (typed or printed)

STATE OF Washington

COUNTY OF Skagit

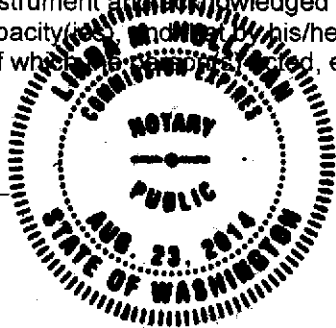
On 3/7/2011 before me, Linda M Holliman

Notary Public, personally appeared Patricia H Burrows and

Charles R Burrows

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 in his/her/their signature(s) on the
instrument the person(s), or entity upon behalf of which he/she/they subscribed, executed the instrument.
WITNESS my hand and official seal.

Signature Linda M Holliman



As evidenced by the signature below, the Lender agrees to the foregoing.

Kimble Monroe

Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to BAC Home Loans Servicing, LP

By: Kimble Monroe, Vice President

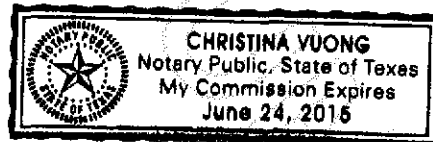
STATE OF TEXAS

COUNTY OF HARRIS

On October 24, 2011 before me, Christina Vuong Notary Public, personally appeared Kimble Monroe personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature Christina Vuong
Christina Vuong



My commission expires: June 24, 2012



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Attn: Modification Recordation
9700 Bissonnet Street, Suit 1500.
Houston, TX 77036

Order ID: 5095702

Project ID: 160340

Loan Number: 166144338

MIN Number: 100015700080260660

EXHIBIT B

Borrower Name: CHARLES BURROWS and PATRICIA BURROWS

Property Address: 1306 28TH ST, ANACORTES, WA 98221

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 06/06/2007 as Instrument/Document Number: 200706060127, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SKAGIT County, State of WA.

Additional County Requirements:

Original Loan Amount: \$235,480.00

PIN /Tax ID: N/A

Section: N/A

Lot: N/A

Block: N/A

