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Skagit County Auditor

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MODIFICATION TO DEED OF TRUST AND PARTIAL RECONVEYANCE

This Modification to Deed of Trust and Partial Reconveyance ("Modification"), is made this 17th day of January, 2013 among Bank of America, N.A. ("Beneficiary"), ReconTrust Company, N.A. ("Trustee") and **CARL CRISP AND GRACE E. CRISP, HUSBAND AND WIFE, CYNTHIA RUSSELL, WHO TOOK TITLE AS CYNTHIA CRISP-RUSSELL AS HER SOLE AND SEPARATE PROPERTY, AND WILLIAM RUSSELL** (the "Borrower(s)") (collectively referred to herein as the "parties").

RECITALS

This Modification is made with reference to the following facts:

A. The Borrower(s) made, executed, and delivered to Bank of America, N. A. ("Lender"), that certain Deed of Trust dated 3/16/2005, and recorded on 5/2/2005, as Instrument No. 200505020143, and as modified by a Modification of Security Instrument dated 4/23/2007, and recorded on 5/10/2007 as Instrument No. 200705100091 in the Official Records in the Office of the County Recorder of Skagit County, State of Washington ("Deed of Trust"), securing a Note dated 3/16/2005, in the principal amount of Sixty Thousand Dollars and 00/100 (\$60,000.00) in favor of the Beneficiary and legally describing the real property as follows:

See Exhibit "A" attached hereto and made a part hereof.

B. The purpose of this Modification is to correct the legal description. At the time the above referenced Deed of Trust was recorded an incorrect legal description was inadvertently contained therein.

TERMS OF MODIFICATION

1. For value received, the parties hereto do hereby modify said Deed of Trust to provide that the legal description therein shall be as follows ("Secured Property"):

See Exhibit "B" attached hereto and made a part hereof.

LOTS 40 AND 41, "PLAT OF CHEASTYS BIG LAKE TRACTS, SKAGIT COUNTY, WASHINGTON. PARCEL ID: P64434

2. The Borrower(s) irrevocably grant(s) and convey(s) the Secured Property to Trustee under the Deed of Trust together with power of sale and subject to each and all of the terms and conditions of the Deed of Trust, including this Modification thereto.

3. The Trustee does hereby release and reconvey without warranty to the person or persons legally entitled thereto, all the estate in and to any portion of the legal description first described hereinabove, which is not included within the description to the Secured Property.

4. The terms of the Deed of Trust, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and the original Deed of Trust, the provisions of this Modification shall control. The Deed of Trust, herein modified, when signed by all parties hereto, shall constitute one Deed of Trust.

5. This Modification shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.

6. This Modification may be executed in counterparts, but shall be of no force and effect unless and until all parties to this Modification have duly executed this document.

IN WITNESS WHEREOF, the parties hereto have executed this Modification the day and year first above written.

Bank of America, N.A.

Cathy M Callahan
Cathy M. Callahan, Assistant Vice President

ReconTrust Company, N.A.

Tonya Townsend
Tonya Townsend, Assistant Vice President

Carl Crisp
Carl Crisp, Borrower

DEATH CERTIFICATE ENCLOSED
Grace E. Crisp, Borrower

Cynthia Russell
Cynthia Russell, Borrower

William Russell
William Russell, Borrower

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

CERTIFICATE OF ACKNOWLEDGMENT

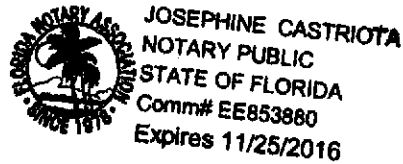


STATE OF FLORIDA)
)
COUNTY OF DUVAL) ss.

On this 22ND day of January 2013, before me, Josephine Castriota, Notary Public, personally appeared Cathy M. Callahan, 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.

Josephine Castriota
Josephine Castriota
Notary Public - Commission No. EE853880
Commission Expires: 11/25/2016



TYPE OF DOCUMENT: Modification to Deed of Trust and Partial Reconveyance

DOCUMENT DATE: January 17, 2013



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CERTIFICATE OF ACKNOWLEDGMENT

STATE OF FLORIDA)
)
COUNTY OF DUVAL) ss.

On this 22ND day of January 2013, before me, Josephine Castriota, Notary Public, personally appeared Tonya Townsend, 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.

Josephine Castriota
Josephine Castriota
Notary Public - Commission No. EE853880
Commission Expires: 11/25/2016



JOSEPHINE CASTRIOTA
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE853880
Expires 11/25/2016

TYPE OF DOCUMENT: Modification to Deed of Trust and Partial Reconveyance

DOCUMENT DATE: January 17, 2013



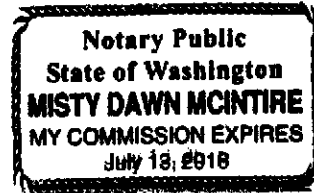
CERTIFICATE OF ACKNOWLEDGMENT

STATE OF Washington)
)
COUNTY OF Skagit) ss.

On this 25th day of 2013 ^{MON} January, 2013, before me, Misty McIntire, Notary Public, personally appeared Carl Crisp, 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.

Misty McIntire
Print Name: Misty McIntire
Notary Public - Commission No.: 160106
Commission Expires: July 13 2016



CERTIFICATE OF ACKNOWLEDGMENT

STATE OF _____)
)
COUNTY OF _____) ss.

On this _____ day of _____, 2013, before me, _____, Notary Public, personally appeared _____, 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.

Print Name: _____
Notary Public - Commission No.: _____
Commission Expires: _____



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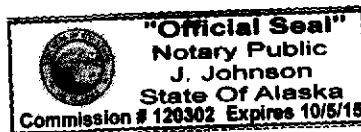
CERTIFICATE OF ACKNOWLEDGMENT

STATE OF ALASKA)
)
COUNTY OF Anchorage) SS.

On this 31st day of January, 2013, before me, Jessie Johnson, Notary Public, personally appeared William Russell, 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.

J. Johnson
Print Name: Jessie Johnson
Notary Public - Commission No.: 120302
Commission Expires: 10/05/2015



CERTIFICATE OF ACKNOWLEDGMENT

STATE OF Alaska)
)
COUNTY OF Anchorage) SS.

On this 31st day of January, 2013, before me, Jessie Johnson, Notary Public, personally appeared Cynthia Russell, 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.

J. Johnson
Print Name: Jessie Johnson
Notary Public - Commission No.: 120302
Commission Expires: 10/05/2015



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EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

THE NORTH 70 FEET, AS MEASURED AT RIGHT ANGLES TO THE NORTH LINE, OF LOTS 40 AND 41, "PLAT OF CHEASTYS BIG LAKE TRACTS, SHAGIT COUNTY, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.

THE PROPERTY IS CONVEYED WITH ALL RIGHTS, PRIVILEGES AND APPURTENANCES AND SUBJECT TO ALL EASEMENTS, ENCROACHMENTS, RESTRICTIONS AND RESERVATIONS AS OF RECORD MAY APPEAR.

APN / PARCEL #: P64434



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EXHIBIT "B"

LOTS 40 AND 41, "PLAT OF CHEASTYS BIG LAKE TRACTS, SKAGIT COUNTY, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.

EXCEPT THE NORTH 70 FEET, AS MEASURED AT RIGHT ANGLES TO THE NORTHERLY LINE THEREOF.

TOGETHER WITH THAT PORTION OF THE 100 FOOT WIDE RAILROAD RIGHT-OF-WAY, COMMONLY KNOWN AS THE NORTHERN PACIFIC RAILWAY, ADJOINING THE EASTERLY LINE OF THE "PLAT OF CHEASTYS BIG LAKE TRACTS, SKAGIT COUNTY, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING BETWEEN THE FOLLOWING DESCRIBED LINES:

THE EASTERLY EXTENSION OF THE SOUTHERLY LINE OF LOT 41 OF SAID PLAT AND A LINE DRAWN AT RIGHT ANGLES TO THE CENTERLINE OF SAID RIGHT-OF-WAY THROUGH THE NORTHERLY MOST CORNER OF SAID LOT 41; EXCEPT THAT PORTION THEREOF, IF ANY, LYING WITHIN THE RIGHT-OF-WAY OF STATE HIGHWAY 9.

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

KNOWN AS: 17381 LAKE VIEW BLVD

PARCEL ID: P64434



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