

UNOFFICIAL
WHEN RECORDED MAIL TO:
HOME RETENTION RECORDING DEPT.
Attn: Ramona Tongdee
Bank of America, NA
1001 Liberty Ave, SUITE 675
Pittsburgh, PA 15222
866.325.7046 / 412.325.7046



201303120094

Skagit County Auditor

3/12/2013 Page 1 of 4 12:02PM

Recording Requested by

UNOFFICIAL
HOME RETENTION RECORDING DEPT.
Attn: Ramona Tongdee
Bank of America, NA
1001 Liberty Ave, SUITE 675
Pittsburgh, PA 15222
866.325.7046 / 412.325.7046

LEGAL ABR: LTS, Patchens
lot 400 to Mount Vernon
Tax # 37510000050000

This document was prepared by Bank of America, N.A. Nathan Brooks
1001 Liberty Avenue, Suite 675, Pittsburgh, PA 15222
See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

344 469 7777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 29, 2012 between JANICE M HOLT (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 15th of December, 2006 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 1412 E HAZEL ST, MOUNT VERNON, WA 98274.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev Recorded INFO - 12\16\2006 PG 1 INST # 200612150064

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:

APN # 3751-000-005-0000
Borrower owes Lender the principal sum of ninety-five thousand nineteen and 15/100 (U.S. Dollars) (\$95,019.15). 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 August 1, 2042. 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 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.

SIGNED AND ACCEPTED THIS 28th DAY OF Sept. 2012
BY

[Signature]
JANICE M. HOLT

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

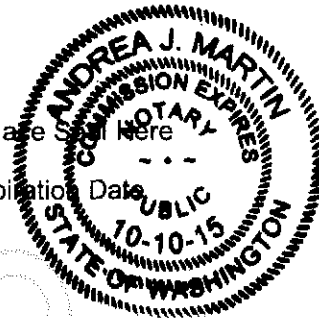
State of Washington, County of SKAGIT On this 28th day
of Sept. 2012 before me the undersigned, a Notary Public in and for said State,
personally appeared JANICE M HOLT known to me, or proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) (s) are subscribed to the
foregoing instrument and acknowledged
that she executed the same.

Witness my hand and official seal.

[Signature] Notary Signature

ANDREA J MARTIN Notary Public Printed Name Place here

10-10-15 Notary Public Commission Expiration Date



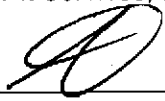
DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Urban Settlement Services, LLC, its attorney in fact

By:



Dated:

JAN 14 2013

Name: **Andre Bandelier**

Title: **ASSISTANT SECRETARY**

_____[Space below this line for Acknowledgement]_____

STATE OF Colorado
COUNTY OF Broomfield

On 1/14/2013 before me, Phillip Her Notary Public, personally appeared Andre Bandelier

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 signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Phillip Her Notary Signature

Phillip Her Notary Public Printed Name Place Seal Here

12/27/2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015



LEGAL DESCRIPTION

EXHIBIT A

LOT 5, PATCHENS FIRST ADDITION TO MOUNT VERNON, AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 1, RECORDS OF SKAGIT COUNTY, WASHINGTON SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON.



201303120094
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