



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

Skagit County Auditor
5/3/2013 Page

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\$75.00

Recording Requested by

Bank of America, N.A.
WHEN RECORDED MAIL TO:
1001 Liberty Avenue Pittsburgh PA 15222 Suite 675
Bank of America, N.A.
1001 Liberty Avenue, Suite 675
Pittsburgh, PA 15222

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

Space Above for Recorder's Use

413187-7777

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on February 27, 2013 between JAMES D KLINGER (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 22nd of October, 2009 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 591 RUBY PEAK AVENUE, MOUNT VERNON, WA 98273.
Legal ABR - Lot 23 Skagit Highlands Div 3 Skagit County
The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

Prev Rec info - BK N/A PG N/A Inst # 200911030047
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:

New Money - \$14,463.52
Borrower owes Lender the principal sum of three hundred six thousand eight hundred fifty-three and 52/100, (U.S. Dollars) (\$306,853.52). This debt is evidenced 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 March 1, 2043. 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 26th DAY OF March
BY _____

James D. Klinger
JAMES D. KLINGER _____

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

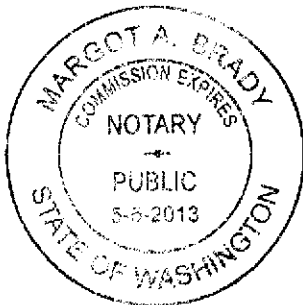
State of Washington, County of Skagit On this 26 day
of March 2013 before me the undersigned, a Notary Public in and for said State,
personally appeared JAMES D KLINGER known to me, or proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
foregoing instrument and acknowledged
that he executed the same.

Witness my hand and official seal.

Margot A. Brady Notary Signature

Margot A. Brady Notary Public Printed Name Place Seal Here

5-5-2013 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: [Signature] Dated: Apr 2 2013

Name: Andre Bandelier
Title: Assistant Secretary

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 4/2/13 before me, Lynn Holdsworth 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.

[Signature] Notary Signature
Lynn Holdsworth Notary Public Printed Name Place Seal Here
December 27, 2015 Notary Public Commission Expiration Date

LYNN HOLDSWORTH
NOTARY PUBLIC
STATE OF COLORADO

My Commission Expires Dec. 27, 2015



EXHIBIT "A"

LEGAL DESCRIPTION

LOT 23, PLAT OF SKAGIT HIGHLANDS DIVISION 3, ACCORDING TO THE PLAT THEREOF
RECORDED UNDER AUDITOR'S FILE NUMBER 200605150163, RECORDS OF SKAGIT COUNTY,
WASHINGTON.



201305030127

Skagit County Auditor

\$75.00

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