

After recording return to:

Bank of America, N.A.  
2505 W Chandler Blvd  
Chandler, AZ 85224  
048502XXXX  
Sub#:344367

Prepared by:

Bank of America, N.A.  
4161 Piedmont Parkway  
Greensboro NC 27410

CHICAGO TITLE  
620055979

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## MODIFICATION OF SECURITY INSTRUMENT

### DEFINITIONS

(A) "**Modification**" means this document, which is dated 04/17/2024

(B) "**Borrower Vesting**" is CHERIE L GEERDES, MICHAEL J GEERDES

(C) "**Mortgagee, Beneficiary, or Grantee**" is BANK OF AMERICA, NA, whose address is

(D) "**Agreement**" means that certain home equity line of credit agreement (including any addenda), dated 10/26/2017, signed by Borrower and payable to "**Mortgagee, Beneficiary, or Grantee**" (or its predecessor in interest), which Agreement establishes an account from which Borrower may obtain credit advances on a revolving basis in an amount not to exceed the original Credit Limit as defined below.

(E) "**Credit Limit**" means the original principal limit of \$150,000.00 as stated in the Agreement and the Security Instrument.

(F) "**Security Instrument**" means that certain Mortgage, Deed of Trust, Security Deed or other security instrument (including any riders), dated the same date as the Agreement, securing the Property for repayment of the Agreement, and filed originally as Book N/A, Page N/A, Instrument# 201711070030 in the Official Public Records of SKAGIT County, State of WA.

(G) "**Property**" means the property described in the attached Exhibit A, which currently has the address of: 8634 ATWELL RD, SEDRO WOOLLEY, WA 98284

Borrower agrees as follows:

1. **"Mortgagee, Beneficiary, or Grantee"** and Borrower amend the terms of the Security Instrument as follows: The Credit Limit is hereby modified to the principal limit of \$50,000.00, not to exceed this amount.
  2. Nothing in this Modification will invalidate, impair or release any term or condition in the Agreement or the Security Instrument. The Agreement and the Security Instrument will continue in full force and effect. Any term or condition in the Agreement or the Security Instrument not modified in this Modification has the same force and effect as any term which is modified in this Modification. Borrower ratifies and confirms the terms and conditions of the Agreement and the Security Instrument, and covenants and agrees to perform and comply with the terms and conditions, as modified in this Modification.
  3. Nothing in this Modification will be understood or construed as a substitution, transference or novation of the existing debt.
  4. **"Mortgagee, Beneficiary, or Grantee"** reserves all rights it has against all parties, including but not limited to all parties secondarily liable.
  5. This Modification is binding upon and inures to the benefit of the heirs, executors, administrators, representatives, or successors and assigns of the respective parties.
  6. All capitalized terms not defined in this Modification have the same meaning as in the Agreement or the Security Instrument.
- By signing below, Borrower agrees to be bound by the terms of this Modification.

ATTENTION BORROWER

THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Do not sign below if Section 1 of this Modification is blank or any loan information other than the property's legal description is attached.

WITNESSES (if applicable):

\_\_\_\_\_  
Witness  
\_\_\_\_\_  
Witness  
\_\_\_\_\_  
Witness  
\_\_\_\_\_  
Witness

BORROWER:

*Cherie Geerdes*  
CHERIE GEERDES  
*Michael Geerdes*  
MICHAEL GEERDES  
\_\_\_\_\_  
N / A  
\_\_\_\_\_  
N / A

ATTENTION NOTARY PUBLIC

NOTE: Amend and complete the notary acknowledgement in accordance with applicable law.

State of Washington

County of Skagit

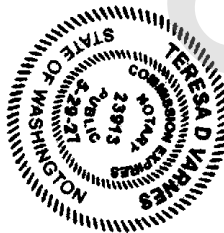
On 4-26-24, before me, Teresa D Varnes,  
(Date) (Name of Notary Public)

personally appeared Cherie & Michael Geerdes,  
(Name of Borrowers)

☐ personally known to me / ☒ 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 to me that he/she/they executed the same for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL.

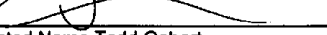
*Teresa D Varnes*  
Public





Notary

BANK OF A MERICA, NA

By   
 Printed Name Ana Bonds  
 Title: Vice President

By   
 Printed Name Todd Gabert  
 Title: Vice President

Witness:   
 Tamatha Bramley

Witness:   
 Chrissy Terry

**ACKNOWLEDGMENT**

State of Arizona

County of Maricopa

On this the Seventeenth day of April, 2024, before me, Fernando A. Leon, the undersigned Notary Public, personally appeared Ana Bonds and Todd Gabert, 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.

Signature 

Commission expiration date: 07/29/2027

