

Recording Requested By:
Bank of America, NA



Monrad, Carl B

Record and Return To:
United General Title Ins
Fiserv-27 Inwood Road
ROCKY HILL, CT 06067

Loan Number: 68209001336399



200706060030

Skagit County Auditor

1

6/6/2007 Page 1 of 4 8:38AM

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 8th day of MAY
2007, between CARL B MONRAD, KATHY M MONRAD

("Borrower") and

Bank of America, NA, National Banking Association
("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"),
and Riders, if any, dated OCTOBER 4, 2002 and recorded in Book or Liber
at page(s) , instrument or document number 200210210151
of the Land Records of SKAGIT, WASHINGTON
[Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and
personal property described in the Security Instrument and defined therein as the "Property", located at
46557 BAKER LOOP RD, CONCRETE, WASHINGTON 98237-9559

the real property described being set forth as follows: P64108 ---
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 20,000.00
to \$ 100,000.00 . The maturity date described in the Security Instrument is changed to
MAY 8, 2032

LOT 48, CEDARGROVE ON SKAGIT, ACCORDING TO PLAT THEREOF RECORDED, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Carl B. Monrad (Seal)
CARL B MONRAD -Borrower

Kathy M. Monrad (Seal)
KATHY M MONRAD -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

CARL B MONRAD/995071091445401
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

Page 2 of 4



200706060030
Skagit County Auditor

6/6/2007 Page 2 of 4 8:38AM

(Space Below This Line For Acknowledgment)

State of WA)
County of SKAGIT) ss.

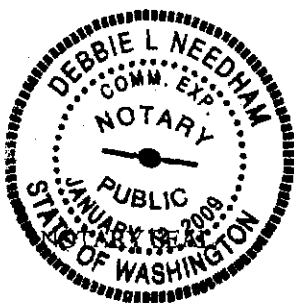
On May 8, 2007 before me,

DEBBIE L NEEDHAM

personally appeared CARL B MONRAD, KATHY M MONRAD

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.



Debbie L. Needham
NOTARY SIGNATURE

Debbie L. Needham
(Typed Name of Notary)

1/2/2009



200706060030
Skagit County Auditor

6/6/2007 Page 3 of 4 8:38AM

H128FS7H

SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY IN COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 48, CEDARGROVE ON SKAGIT, ACCORDING TO PLAT THEREOF RECORDED, RECORDS
OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 46557 BAKER LOOP ROAD

PARCEL ID: P64108---



200706060030

Skagit County Auditor

6/6/2007 Page

4 of

4

8:38AM