

Recording Requested By:  
Bank of America, NA



Record and Return To:  
Fiserv Lending Solutions  
Fiserv - P.O. BOX 2590  
Chicago, IL 60690

LINDERSMITH, JACK M

Loan Number: 68200141628799

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## MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

47.00

This Modification of Security Instrument ("Modification"), made this 21st day of FEBRUARY, 2008, between JACK M LINDERSMITH, KATHRYN LINDERSMITH

("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 FEBRUARY 6, 2006 and recorded in Book or Liber  
at page(s) , instrument or document number 2008170421  
of the Land Records of SKAMANIA, 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  
28102 STATE ROAD 14, WASHOUGAL, WASHINGTON 98671

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

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00  
to \$ 250,000.00 . The maturity date described in the Security Instrument is changed to  
FEBRUARY 21, 2033 .

JACK M LINDERSMITH/995080421612210  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 03/28/07

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**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.

  
 JACK M LINDERSMITH

(Seal)

-Borrower

  
 KATHRYN LINDERSMITH

(Seal)

-Borrower

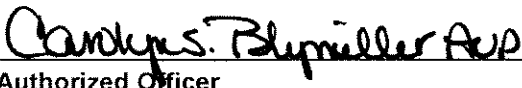
 \_\_\_\_\_  
 (Seal)  
 -Borrower

 \_\_\_\_\_  
 (Seal)  
 -Borrower

 \_\_\_\_\_  
 (Seal)  
 -Borrower

 \_\_\_\_\_  
 (Seal)  
 -Borrower

**LENDER:**  
**BANK OF AMERICA, N.A.**

x   
 Authorized Officer

Carolyn S. Blymiller, AVP

JACK M LINDERSMITH/995080421612210

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[Space Below This Line For Acknowledgment]

State of WA )  
 ) ss.  
 County of SKAMANIA )

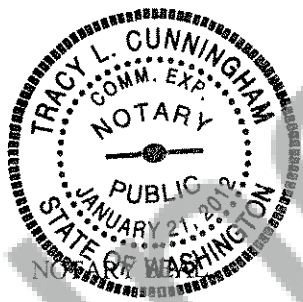
On Feb 21<sup>st</sup> 2008 before me,

*Tracy L Cunningham*

personally appeared JACK M LINDERSMITH, KATHRYN LINDERSMITH

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.



*Tracy L Cunningham*  
 NOTARY SIGNATURE

*Tracy L Cunningham*  
 (Typed Name of Notary)

JACK M LINDERSMITH/995080421612210

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## LENDER ACKNOWLEDGMENT

State of FLORIDA )  
 County of DUVAL ) ss.

On this 25th day of MARCH, 2008, before me, the undersigned Notary Public,

personally appeared CAROLYN S. BLYMILLER,


and known to me to be the AVP

authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: Jessica M. Joy  
JESSICA M. JOY  
 Notary Public in and for the State of:  
FLORIDA

Residing at: \_\_\_\_\_  
JACKSONVILLE, FL

My commission expires: 05/22/2009

NOTARY PUBLIC-STATE OF FLORIDA  
 Jessica M. Joy  
 Commission # DD431569  
 Expires: MAY 22, 2009  
 Bonded Thru Atlantic Bonding Co., Inc.

I043FK72

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF SKAMANIA AND STATE OF WASHINGTON DESCRIBED AS FOLLOWS:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 12, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 611.2 FEET SOUTH AND 242.7 FEET EAST OF THE NORTHWEST CORNER OF THE SAID SECTION 12, SAID POINT SAID POINT BEING ON THE SOUTHERLY RIGHT OF WAY LINE OF PRIMARY STATE HIGHWAY NO. 8; THENCE SOUTH 27°06' EAST 168.2 FEET; THENCE NORTH 40°10' EAST 108.6 FEET TO A POINT LOCATED IN THE CENTER OF THE EXISTING COUNTY ROAD; THENCE IN A NORTHWESTERLY DIRECTION ALONG THE CENTER LINE OF SAID COUNTY ROAD 72.6 FEET TO A POINT ON THE SOUTHERLY RIGHT OF WAY LINE OF PRIMARY STATE HIGHWAY NO 8; THENCE WESTERLY ALONG THE SOUTHERLY RIGHT OF WAY LINE OF SAID HIGHWAY, 936 FEET TO THE POINT OF BEGINNING.

PARCEL ID: 1-5-1-1600

PROPERTY ADDRESS: 28102 STATE ROUTE 14