



BACUS, SANDRA S

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

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 3rd day of SEPTEMBER, 2008, between SANDRA S BACUS, JOSEPH A BACUS

("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 JUNE 4, 2001 and recorded in Book or Liber 211, at page(s) 196, instrument or document number 141411, 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 91 SPRAGUE LANDING RD, STEVENSON, WASHINGTON 98648

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 \$ 50,000.00 to \$60,000.00. The maturity date described in the Security Instrument is changed to SEPTEMBER 3, 2033

GOV LOT: 1 SEC: 29, T 3 N; R 8 E
LOT: 3; PATRICIA ANDERSEN S P
APN: 0382900200300

SANDRA S BACUS/995082051308530
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 04/03/08

LOAN# 68209010861999

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.

Sandra S Bacus (Seal)
SANDRA S BACUS -Borrower

Joseph A Bacus (Seal)
JOSEPH A BACUS -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

LENDER:
BANK OF AMERICA, N.A.

X *[Signature]*
Authorized Officer Signature

X *Debbie Harrison*
Print Authorized Officer Name

BANK of America, N.A.

X *Kerry McAdoo*

Kerry McAdoo OFFICER

_____[Space Below This Line For Acknowledgment]_____

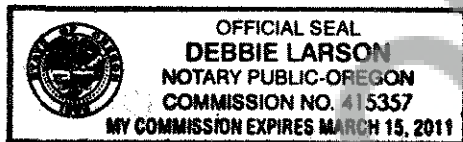
State of Oregon)
 County of SKAMANIA Hood River) ss.

On 3 Sept 2008 before me, _____

personally appeared SANDRA S BACUS, JOSEPH A BACUS

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.



NOTARY SEAL

Debbie Larson
 NOTARY SIGNATURE

Debbie Larson
 (Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of FLORIDA)
 County of DUVAL) ss.

On this 10th day of SEPTEMBER, 2008 before me, the undersigned Notary Public,

personally appeared KERRY McADOO
 Authorized Officer

and known to me to be the OFFICER
 Authorized Officer Title

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.

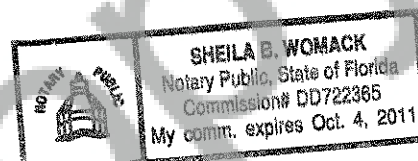
Residing at: BANK OF AMERICA
9000 SOUTHSIDE BLVD., BLDG. 700
JACKSONVILLE, FL 32256

Notary Public in and for the State of:
FLORIDA

My commission expires: OCT. 4, 2011

By: *Sheila B. Womack*
 Notary Signature

SHEILA B. WOMACK
 Print Notary Name



I2256084

SCHEDULE A

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

A PARCEL OF LAND IN GOVERNMENT LOT 1 OF SECTION 29, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 3 OF THE PATRICIA ANDERSEN SHORT PLAT, AS RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 143, SKAMANIA COUNTY RECORDS.

AND FURTHER AMENDED AND SUBJECT TO ALL THE ADDITIONAL AMENDMENTS TERMS, CONDITIONS, EASEMENTS AND COVENANTS AS SHOWN ON THE WARRANTY DEED TO JOSEPH A. BACUS AND SANDRA S. BACUS AS RECORDED IN 12/15/1995.

PARCEL ID: 03082900200300

PROPERTY ADDRESS: 91 SPRAGUE LANDING RD