

Return Name and Address:

American Title Inc.  
11010 Burdette Street  
PO Box 641010  
Omaha, NE 68164-1010

ATI # 201208281111  
Please print or type information

<b>Document Title(s)</b> MODIFICATION OF DEED OF TRUST
<b>Grantor(s)</b> 1. MALCOLM F BROWN 2. LISA B. SOULE-BROWN  <input type="checkbox"/> Additional names on page ____ of document
<b>Grantee(s)</b> 1. BANK OF AMERICA, N.A., NATIONAL BANKING ASSOCIATION  <input type="checkbox"/> Additional names on page ____ of document
<b>Legal Description</b> (abbreviated: i.e. lot, block, plat OR section, township, range, qtr/qtr)  LOT 13, TOWN OF UNDERWOOD, REC IN BOOK A, PG. 14  <input checked="" type="checkbox"/> Additional legal is on page <u>7</u> of document
<b>Reference Number(s)</b> (Auditor File Numbers) of Documents assigned or released:  2007166890  <input type="checkbox"/> Additional numbers on page ____ of document
<b>Assessor's Property Tax Parcel/Account Number</b>  03102320040800 <input type="checkbox"/> Property Tax Parcel ID is not yet assigned <input type="checkbox"/> Additional parcel numbers on page ____ of document
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information.

After recording, return recording  
information to: **ATI#: 201208281111**

**American Title, Inc.**  
**PO Box 641010**  
**Omaha, NE 68164-1010**

This Instrument Prepared By: *Joanne Sango*  
**BANK OF AMERICA, N.A.**  
**ReconTrust, Co. N.A., FL9-700-04-21**  
**9000 Southside Blvd., Bldg. 700**  
**Jacksonville, Florida 32256**

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

**MODIFICATION OF DEED OF TRUST**  
**(Home Equity Line of Credit)**

This Modification of Security Instrument ("Modification"), made this 2nd day of  
OCTOBER, 2012, between **MALCOLM F BROWN, LISA B SOULE-BROWN**

Bank of America, NA, National Banking Association ("Borrower") and  
("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security  
Instrument"), and Riders, if any, dated MAY 4, 2007 and recorded in Book or Liber  
, at page(s) , instrument or document number 2007166890 ,  
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 42 WEATHER ROCK RD, UNDERWOOD, WASHINGTON 98651

**MALCOLM F BROWN/995122402013340**

**MODIFICATION OF DEED OF TRUST**  
**WAMSI.BOA 04/16/12**



the real property described being set forth as follows:

~~SCHEDULE A ATTACHED HERETO AND MADE A PART OF.~~  
~~EXHIBIT~~

The Principal amount secured by the Security Instrument is changing from \$ 100,000.00  
to \$ 150,000.00 . The maturity date described in the Security Instrument is changed to  
OCTOBER 2, 2037

**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.

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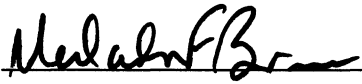
MALCOLM F BROWN/995122402013340

MODIFICATION OF DEED OF TRUST  
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Modification of Security Instrument.

  
MALCOLM F BROWN

(Seal)  
-Borrower

  
LISA B SOULE-BROWN

(Seal)  
-Borrower

\_\_\_\_\_

(Seal)  
-Borrower

\_\_\_\_\_

(Seal)  
-Borrower

\_\_\_\_\_

(Seal)  
-Borrower

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(Seal)  
-Borrower

Unofficial Copy

State of Oregon  
~~WASHINGTON~~

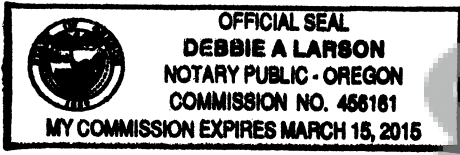
County of SKAMANIA Hood River

On this day personally appeared before me MALCOLM F BROWN, LISA B SOULE-BROWN

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 2 day of Oct 2012



Debbie Larson  
Signature

Notary Public in and for the state of Oregon  
~~Washington~~

(Seal or stamp)

Residing at: Hood River

MALCOLM F BROWN/995122402013340

MODIFICATION OF DEED OF TRUST  
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LENDER:  
BANK OF AMERICA, N.A.

X *Debbie Larson*  
Authorized Officer Signature

Debbie Larson  
Print Authorized Officer Name

LENDER ACKNOWLEDGMENT

State of Oregon

County of Hood River

On this 2 day of Oct 2012, before me personally appeared

Malcolm Brown & Lisa Soule Brown  
to me known to be the (president, vice president, secretary, treasurer, or other authorized officer or agent, as the case may be) of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he was authorized to execute said instrument and that the seal affixed is the corporate seal of said corporation.

In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above written.

*Debbie Larson*  
(Signature of notarial officer)

Bern  
Title

Residing at: Hood River

MALCOLM F BROWN/995122402013340

MODIFICATION OF DEED OF TRUST  
WAMSI.BOA 04/16/12

**EXHIBIT "A"**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA,  
STATE OF WASHINGTON:

LOT 13, TOWN OF UNDERWOOD, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK  
A, PAGE 14, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

ABBREVIATED LEGAL: LOT 13, TOWN OF UNDERWOOD, REC IN BOOK A, PG. 14

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR  
MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO MALCOLM F. BROWN AND LISA S. BROWN,  
HUSBAND AND WIFE FROM CHARLES J. HAISMAN AND ANNE E. HAISMAN, TRUSTEES OF  
THE HAISMAN TRUST DATED FEBRUARY 5, 1999 BY STATUTORY WARRANTY DEED DATED  
2/28/2001, AND RECORDED ON 2/28/2001, DOCUMENT # 140457, IN SKAMANIA COUNTY, WA.

**ASSESSORS PARCEL NUMBER:** 03102320040800

**ATI ORDER NUMBER:** 201208281111

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