

558003

NO. _____ AT THE REQUEST OF:
BANK OF AMERICA
 DATE & HOUR 4.12.13 11:53
SUSAN PETERSEN
 LATAH COUNTY RECORDER
 FEE \$ 19.00 BY [Signature]

Recording Requested by
 Bank of America, N.A.
 WHEN RECORDED MAIL TO:

Bank of America, N.A.
 7105 Corporate Drive
 (PTX-B-36)
 Plano, TX 75024
 DocID#: 0654444447105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 24, 2011 between BRIAN WOOLVERTON and SHALLON WOOD (the "Borrower(s)") and Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 26th day of August, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 1052 FIDDLERS RIDGE LOOP, POTLATCH, ID 83855.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

PREVIOUS RECORDED INFORMATION: RECORDED 08/02/2011 INSTRUMENT NO. 545928
 In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of one hundred ninety five thousand five hundred sixty nine and 59/100, (U.S. Dollars) (\$195,569.59). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 2041. The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security

Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

SIGNED AND ACCEPTED THIS 2 DAY OF September 2011
BY

Brian Woolverton
BRIAN WOOLVERTON

Shallon Wood
SHALLON WOOD

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Idaho, County of Latah On this 2 day of Sept.,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

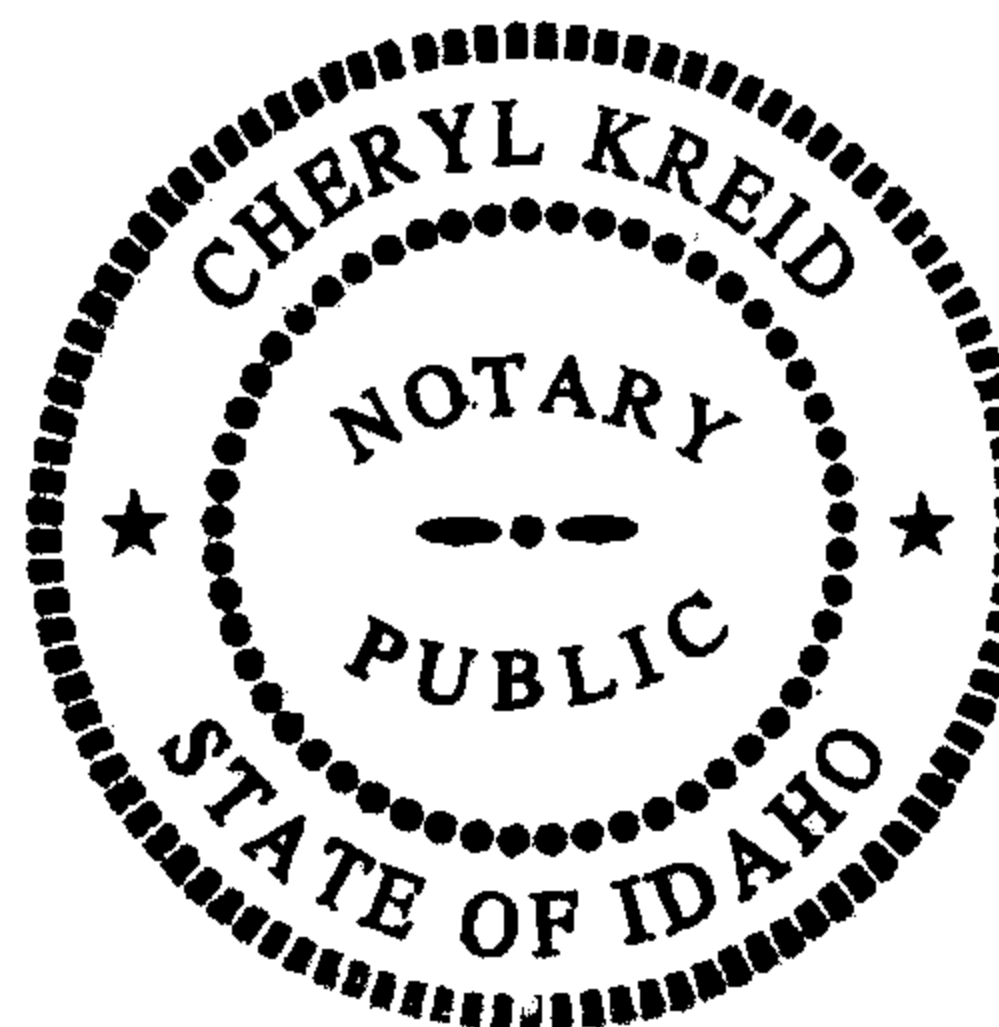
Brian Woolverton and Shallon Wood
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that they executed the same.

Witness my hand and official seal.

Cheryl Kreid
Name (typed or printed)

Signature Cheryl Kreid

My commission expires: 6/26/2015



As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

Dated: _____

On _____ before me, _____

Notary Public, personally appeared _____

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 signatures(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature _____

DO NOT WRITE BELOW THIS LINE.

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

SIGNED THIS DATE: OCT 12 2011

BY: Molly Tepper

NAME: Molly Tepper

TITLE: Assistant Secretary

Bank of America, N.A.

STATE OF PA COUNTY OF Allegheny

OCT 12 2011 before me, Matthew E Masur Notary Public, personally appeared

Molly Tepper

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 signatures (s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Matthew E Masur Signature

Matthew E Masur
Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Matthew E. Masur, Notary Public
West Mifflin Boro, Allegheny County
My Commission Expires Oct. 29, 2013
Member, Pennsylvania Association of Notaries

COPY

Exhibit A

Legal Description

That portion of the NW1/4NE1/4SE1/4 of Section 35, Township 42 North, Range 5 West, B.M.,
lying Northerly of the centerline of the county road.

SUBJECT TO that portion used for Fiddler's Ride Loop right of way.