

519950

NO. _____
AT THE REQUEST OF:
FISERV
DATE & HOUR: 2-17-08 11:56
SUSAN PETERSEN
LATAH COUNTY RECORDER
FEE \$ 15.00 BY [Signature]

Instrument Prepared By:
Shane Rogers
Bank of America N.A.
9000 Southside Blvd. Bld 700
Jacksonville, FL 32256



Pekie, Kenneth R

Record and Return To:
United General Title Ins
Fiserv - P.O. BOX 2590
Chicago, IL 60690

21

Loan Number: 68220143598899

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 20th day of NOVEMBER, 2007, between KENNETH R PEKIE, ANNE G PEKIE

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 MARCH 30, 2006 and recorded in Book or Liber
at page(s) _____, instrument or document number 503963
of the Land _____, Records of LATAH, IDAHO
[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 1222 PUBLIC AVE, MOSCOW, IDAHO 83843

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 \$ 60,000.00
to \$ 70,000.00 . The maturity date described in the Security Instrument is changed to
NOVEMBER 20, 2032

KENNETH R PEKIE/995072971603051
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

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.

Kenneth R. Pekie (Seal)
KENNETH R PEKIE -Borrower

Anne G. Pekie (Seal)
ANNE G PEKIE -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

LENDER:
BANK OF AMERICA, N.A.

x *Pamela E. Sinclair, AVP*

Authorized Officer

Pamela E. Sinclair, AVP

KENNETH R PEKIE/995072971603051

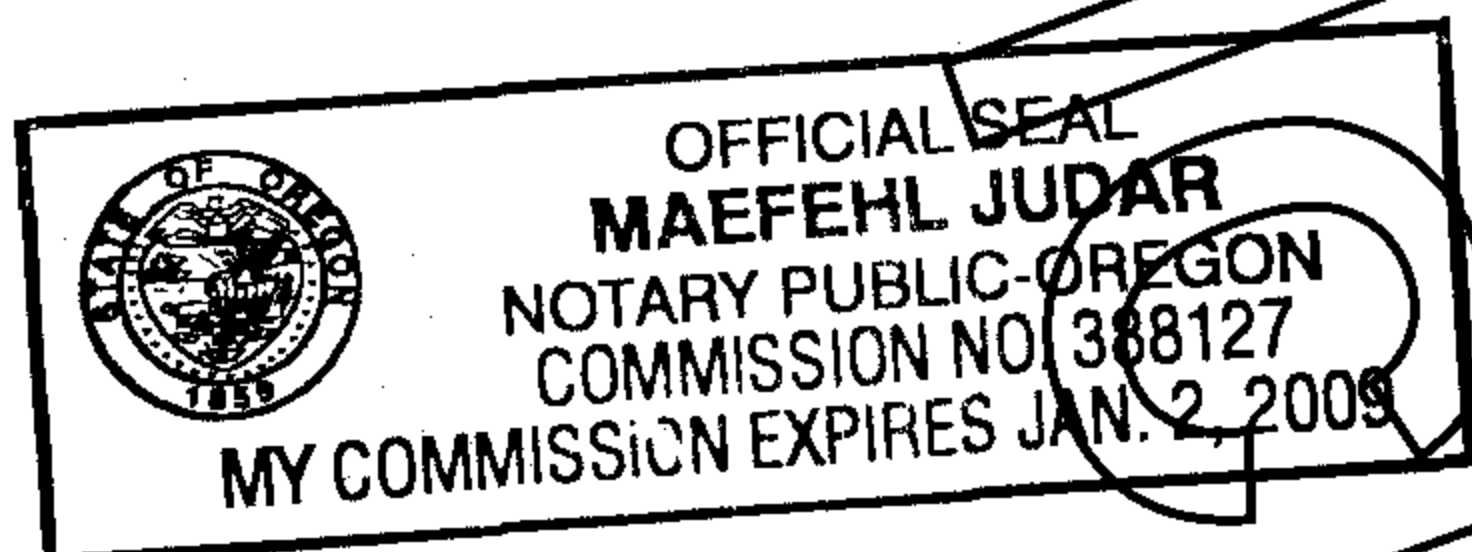
MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

[Space Below This Line For Acknowledgment]

State of Oregon)County of LATAM Maui Hawaii) ss.On November 10, 2007 before me,Maefehl Judarpersonally appeared KENNETH R PEKIE, ANNE G PEKIE

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

Maefehl Judar
 NOTARY SIGNATURE

Maefehl Judar
 (Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of FLORIDA)County of DUVAL) ss.On this 3rd day of December, 2007, before me, the undersigned Notary Public,personally appeared PAMELA E. SINCLAIR

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.

H337FDD7

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF LATAH, AND STATE OF IDAHO, DESCRIBED AS FOLLOWS:

THE FOLLOWING DESCRIBED PREMISES SITUATED IN LATAH COUNTY, STATE OF IDAHO, TO-WIT:

LOT 1, BLOCK 6, THATUNA SECOND ADDITION TO THE CITY OF MOSCOW, AS SHOWN BY THE RECORDED PLAT THEREOF.

PARCEL ID: RPM10700060010A

PROPERTY ADDRESS: 1222 PUBLIC AVE