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Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
9000 Southside Blvd. Bldg. 700
Mail Stop: FL9-700-05-34
Jacksonville, FL 32256
Prepared by: **DEANA MARTIN**
DOC. ID#: **88624802268606728**

NO. _____
AT THE REQUEST OF:
BANK OF AMERICA
DATE & HOUR
4.10.14 11:19 AM
SUSAN PETERSEN
LATAH COUNTY RECORDER
FEE \$ **22.00** BY **[Signature]**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

Parcel ID: RP38N01W266601

This Loan Modification Agreement (the "Agreement"), made this **12th** day of **February**, **2014** between **EARL LAWRENCE, SANDY LAWRENCE**, (the "Borrowers") and **BANK OF AMERICA, N.A.**, ("Lender"), amends and supplements that certain **DEED OF TRUST** between, **BANK OF AMERICA, N.A.**, and **EARL LAWRENCE, SANDY LAWRENCE**, dated **August 27, 2013** and recorded on **September 17, 2013** as Instrument Number **222930** in the Official Records of the **LATAH** County, State of **IDAHO** (the "Security Instrument"), and covering the real property specifically described as follows:

See Attached Exhibit A

This property is more commonly known as:

**381 MASON BUTTE RD
KENDRICK, ID 83537**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO AMEND THE COUNTY NAME ON PAGE 2 OF 9 ON THE DEED OF TRUST TO READ: CLEARWATER INSTEAD OF: NEZ PERCE**

The Borrowers 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 Borrowers 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.

Bank of America, N.A.

Margaret G. Reiland

By: Margaret G. Reiland
Its: Assistant Vice President

Earl Lawrence

EARL LAWRENCE

Sandy Lawrence

SANDY LAWRENCE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

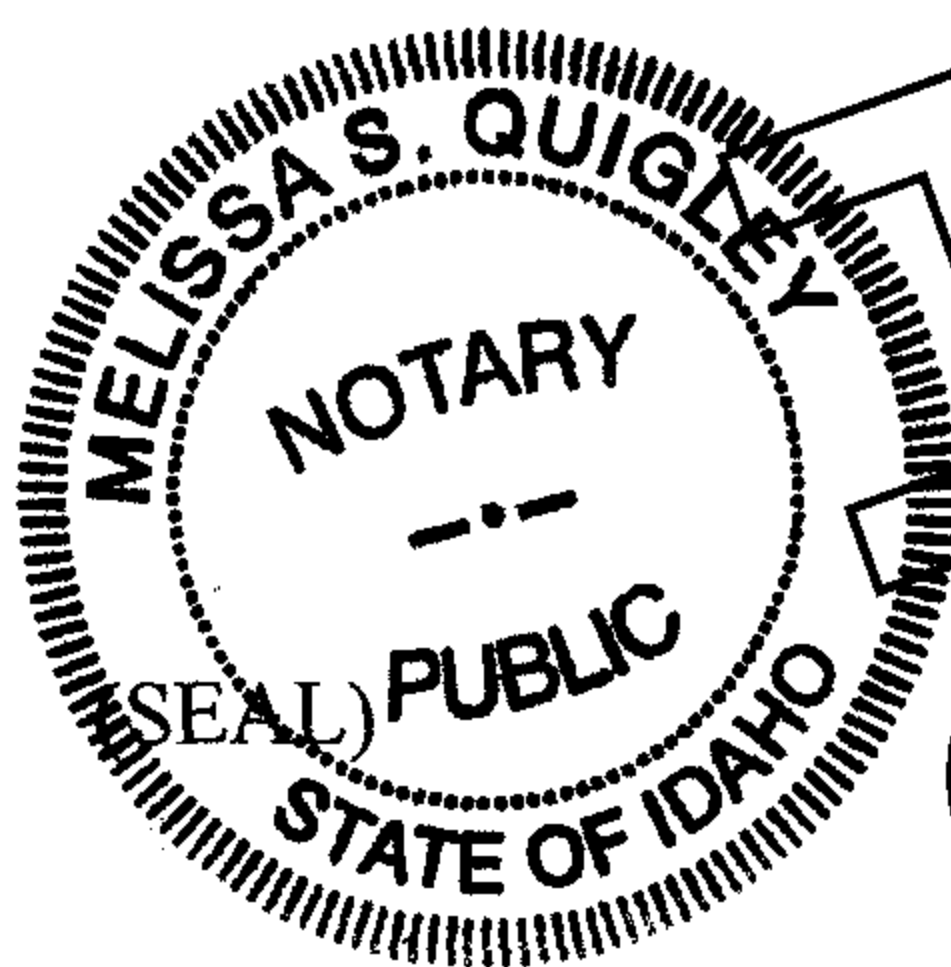
STATE OF IdahoCOUNTY OF Clearwater

) SS.

On this 10th Day of March 2014, BEFORE ME,Melissa S. Quigley, (Notary Public)

personally appeared, **EARL LAWRENCE, SANDY LAWRENCE**, 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 foregoing 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



Melissa S. Quigley
Notary Public

Commission Expires: 3-16-17

State of Florida

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 31 day of March, 2014, by Margaret G. Reiland (name of Signer) as Assistant Vice President (type of authority, e.g. officer, trustee, attorney-in-fact) for **Bank of America, N.A.** (Name of party on behalf of whom instrument was executed).

(Notary Seal)



TAMMY M. HALLMAN
NOTARY PUBLIC
STATE OF FLORIDA
Comm# EE136019
Expires 10/5/2015

Tammy M. Hallman
(Signature of Notary Public - State of Florida)

Tammy M. Hallman
(Name of Notary Typed, Printed, or Stamped)

Personally Known X OR

Produced Identification _____ Type of identification produced: _____

Customer Name:	EARL AND SANDY LAWRENCE
Application #:	248022686

Exhibit A (Legal Description)

Legal A

Description A

Situate in the County of Clearwater, State of Idaho.

A part of the Southeast Quarter Southwest Quarter (SE 1/4 SW 1/4) of Section 26, Township 38 North, Range 1 West, Boise Meridian, Clearwater County, Idaho, more particularly described as follows:

Beginning at the Southwest corner of the said Southeast Quarter Southwest Quarter (SE 1/4 SW 1/4); thence North along the West line of said Southeast Quarter Southwest Quarter (SE 1/4 SW 1/4) 383 feet to the True Point of Beginning; thence due East 315 feet; thence North 10° East 170 feet; thence North 10° West 720 feet to the North line of said Southeast Quarter Southwest Quarter (SE 1/4 SW 1/4); thence West along the North line 200 feet to the West line of said Southeast Quarter Southwest Quarter (SE 1/4 SW 1/4); thence South along said West line 930 feet to the True Point of Beginning.