



200409170078
Skagit County Auditor

9/17/2004 Page 1 of 4 11:07AM

WHEN RECORDED MAIL TO:

Fidelity National Lender Solutions
5029 Dudley Blvd #E
McClellan, CA 95652

Collateral Tracking

61805313

Account Number: 35368200115000799
CAP Number: 042401610280
Date Printed: 09/02/04
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 3rd day of SEPTEMBER, 2004 between DANIEL V. LUVERA AND JANA E. S. LUVERA,
HUSBAND AND WIFE

(hereinafter referred to as "Grantor") and BANK OF AMERICA, N.A.,
a national banking association ("Bank") for valuable consideration do hereby agree as follows:

1. Grantor is indebted to Bank in accordance with the terms and conditions of a certain Bank of America Equity Maximizer Agreement and Disclosure ("Agreement") dated 07/14/04 in the original commitment amount of \$ 50,000.00, and bearing interest thereon from the date of each advance until paid, at the rate(s) specified in the Agreement made, executed and delivered by Grantor to Bank. This obligation is secured by a deed of trust or mortgage ("Security Instrument") dated the 14 day of JULY, 2004, and recorded in the real estate records of Skagit, County WA, under Auditor's File No. 200408130037 in Volume _____ of records at page _____.
2. The terms and conditions of said Agreement and Security, and the obligation evidenced and secured thereby are hereby modified as follows.
The maximum line amount is increased to \$ 75,000.00.
The maximum date for the line is extended to AUGUST 27, 2014.

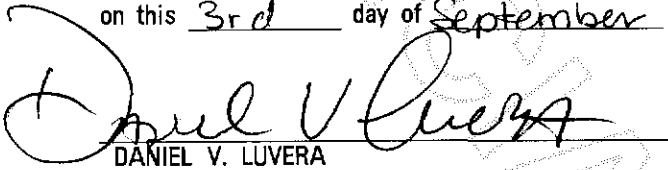
3. Your margin may increase or decrease as a result of your line increase.

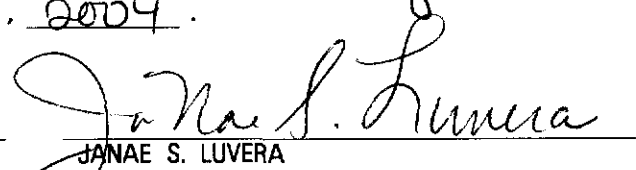
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

Bank of America, N.A. is the original lender or is the successor to the Bank defined in your original loan documents. The original bank may be any one of the following: Bank of America NT&SA, doing business as Seafirst Bank; Bank of America NT&SA; Bank of America NW, doing business as Seafirst Bank; Bank of America NW; Bank of America Oregon; Bank of America Idaho; or Seattle-First National Bank.

IN WITNESS THEREOF, the Grantor has executed this agreement at Burlington,
on this 3rd day of September, 2004.

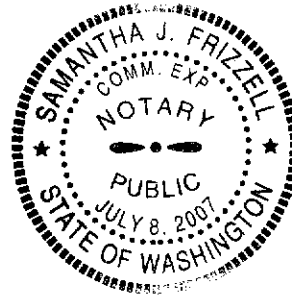

DANIEL V. LUVERA


JANA S. LUVERA



ACKNOWLEDGEMENT BY INDIVIDUAL

FOR RECORDING PURPOSES, DO NOT WRITE,
SIGN OR STAMP WITHIN THE ONE-INCH
TOP, BOTTOM AND SIDE MARGINS OR AFFIX
ANY ATTACHMENTS.



THIS SPACE FOR NOTARY STAMP

STATE OF Washington

County of Skagit

On this day personally appeared before me DANIEL V. LUVERA and JANA S. LUVERA

to me known or proved on the basis of satisfactory evidence to be the individual(s) described in and who
executed the within and foregoing instrument, and acknowledged that they
signed the same as their free and voluntary act and deed, for the uses and
purposes therein mentioned.

Given under my hand and official seal this 3rd day of September, 2004.

A handwritten signature in black ink, likely belonging to the Notary Public, Samantha J. Frizzell.

NOTARY PUBLIC in and for the State of WA residing at

230 E Fairhaven Ave Burlington WA 98233

Dated: 9/3/04 . My appointment expires 7.8.07

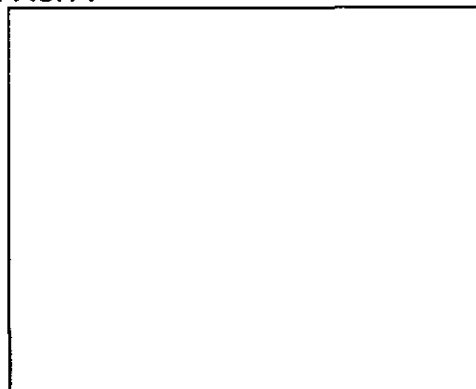
(NOTARY PUBLIC FOR THE STATE OF WA)



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ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY

FOR RECORDING PURPOSES, DO NOT WRITE,
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TOP, BOTTOM AND SIDE MARGINS OR AFFIX
ANY ATTACHMENTS.



THIS SPACE FOR NOTARY STAMP

STATE OF Washington

County of Skagit

I certify that I know or have satisfactory evidence that _____

_____ is/are the individual(s) who signed this instrument in my presence, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the

_____ of _____
(Title) (Entity)

to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Given under my hand and official seal this _____ day of _____, _____.

NOTARY PUBLIC in and for the State of _____ residing at _____.

My appointment expires: _____.