



200411030045

Skagit County Auditor

11/3/2004 Page 1 of 4 11:18AM

WHEN RECORDED MAIL TO:

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

34617942

Collateral Tracking

Account Number: 35368200116237199
CAP Number: 042671612540
Date Printed: 10/05/04
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 6th day of OCTOBER, 2004 between KATHRYN J. HOWE, WHO ACQUIRED TITLE AS KATHRYN J. KOESTER, AND JEFFERY HOWE, WIFE AND HUSBAND

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

- 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 08/02/04 in the original commitment amount of \$ 220,000.00, 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 02 day of AUGUST, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200408130127 in Volume _____ of records at page _____.
- 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 \$ 325,000.00.
The maximum date for the line is extended to OCTOBER 05, 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 2306 Fairhaven Burlington Wa., on this 6th day of October, 2004.

Kathryn J. Howe
KATHRYN J. HOWE

Jeffery Howe
JEFFERY HOWE

CLS3200-2

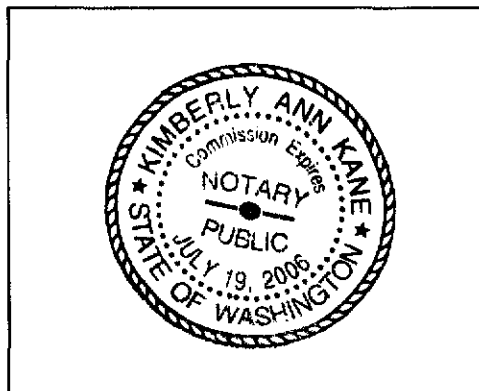


200411030045
Skagit County Auditor

11/3/2004 Page 2 of 4 11:18AM

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 KATHRYN J. HOWE and JEFFERY HOWE

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 them free and voluntary act and deed, for the uses and
purposes therein mentioned.

Given under my hand and official seal this 10th day of October, 2004.

Kimberly Ann Kane

NOTARY PUBLIC in and for the State of Washington residing at

232 Fairview Burlington WA 98233

Dated: October 10th 2004 My appointment expires July 19, 2006

(NOTARY PUBLIC FOR THE STATE OF Washington)

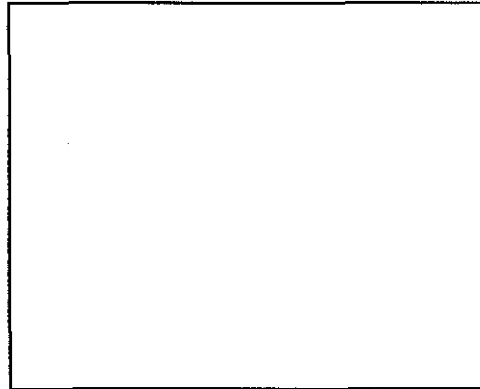


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ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY

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

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: _____

