



200411230056

Skagit County Auditor

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4 11:09AM

WHEN RECORDED MAIL TO:

Bank of America Consumer Collateral Tracking

FL9-700 04-01

9000 Southside Blvd, Bldg 700

Jacksonville, FL 32256

Account Number: 35368200110773399

CAP Number: 043071058200

Date Printed: 11/05/04

Reconveyance Fee: \$ 0.00

FIRST AMERICAN TITLE

AS# 6465135

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 8th day of NOVEMBER, 2004 between DAVID L. CRAM AND LYNETTE M. CRAM, 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 05/04/04 in the original commitment amount of \$ 74,000.00, 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 04 day of MAY, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200406150083 in Volume NA of records at page NA.
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 \$ 88,000.00.
The maximum date for the line is extended to NOVEMBER 02, 2014.



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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.

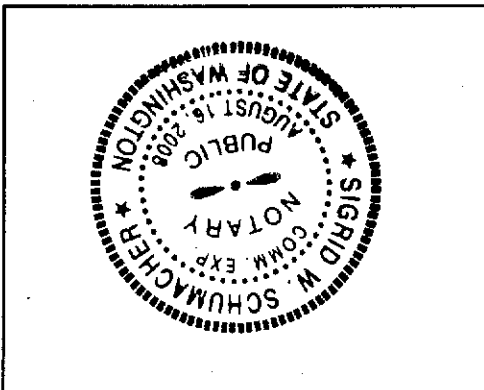
IN WITNESS THEREOF, the Grantor has executed this agreement at La Conner on this 10 day of Nov, 2004.

DAVID L. CRAM

LYNETTE M. CRAM

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 DAVID L. CRAM and LYNETTE M. CRAM

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 16th day of Nov, 2004.

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

Dated: 11/10/2004 My appointment expires Aug 16, 2008

(NOTARY PUBLIC FOR THE STATE OF Wa.)

CLS3200-3

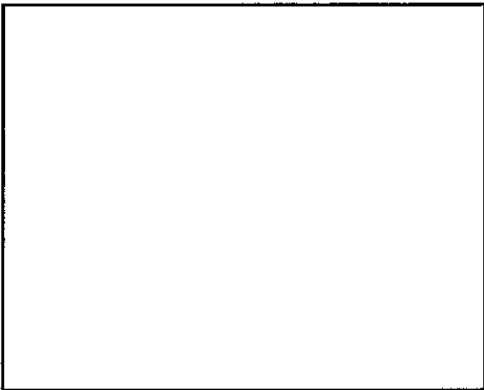
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ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY

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: _____

CLS3200-4

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