



200505200112
Skagit County Auditor

5/20/2005 Page 1 of 3 11:57AM

When recorded mail to:

LSI - North Recording Division lateral Tracking
5029 Dudley Blvd _____
McClellan, CA 95652 1359969 _____
(800) 964-3524 _____

Account Number: 35368200124657199
CAP Number: 050941615550
Date Printed: 04/28/05
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 29th day of APRIL, 2005 between JAMES W. DVORAK AND JAIMEE L. DVORAK,
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:

- 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 01/28/05 in the original commitment amount of \$ 75,000.00, 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 08 day of MARCH, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200503080053 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 \$ 105,000.00
The maximum date for the line is extended to APRIL 14, 2015.

APN: P73323

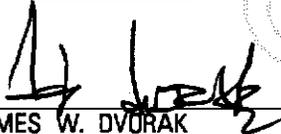
3. Your margin may increase or decrease as a result of your line increase.

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.

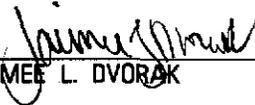
Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

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 Anacortes, WA, on this 29th day of April, 2005.



JAMES W. DVORAK

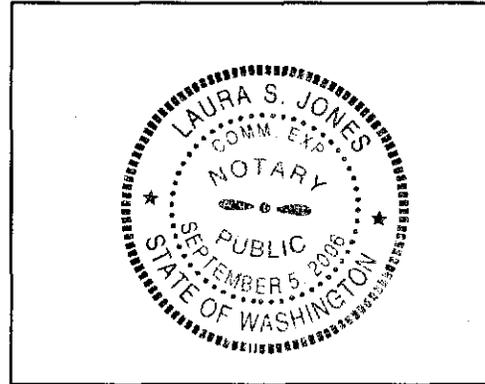


JAIMEE L. DVORAK



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 JAMES W. DVORAK and JAIMEE L. DVORAK

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 April 29, 2005 signed the same as JAMES W. AND JAIMEE L. DVORAK and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 29 day of APRIL, 2005.

Laura S. Jones
NOTARY PUBLIC in and for the State of WASHINGTON residing at _____

Dated: 4/29/2005 My appointment expires Sept 5, 2006

NOTARY PUBLIC FOR THE STATE OF WASHINGTON

