



200508260116  
Skagit County Auditor

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**WHEN RECORDED MAIL TO:**



White, Jay B

Record and Return To: Collateral Tracking  
Integrated Loan Services  
27 Inwood Road  
Rocky Hill, CT 06067

Jacksonville, FL 32250

Account Number: 35368200122140599  
CAP Number: 051681631060  
Date Printed: 07/27/05  
Reconveyance Fee: \$ 0.00 *RCCA*

*JP*

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 28th day of JULY, 2005 between JAY B. WHITE AND WENDY WHITE, 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 12/02/04 in the original commitment amount of \$ 40,000.00, 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 DECEMBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200412160131 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 \$ 50,000.00.

LOT 24, WALNUT GROVE ADDITION BURLINGTON, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 7 OF PLATS, PAGE(S) 94, RECORDS OF SKAGIT COUNTY, WASHINGTON.

*Property Tax ID# P72914*

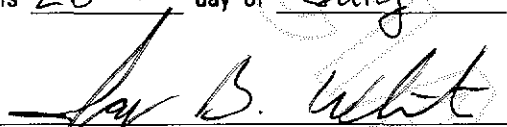
3. Your margin may increase or decrease as a result of your line increase.

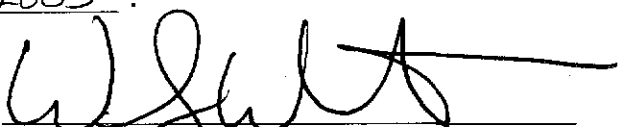
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

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 28<sup>th</sup> day of July, 2005.

  
\_\_\_\_\_  
JAY B. WHITE

  
\_\_\_\_\_  
WENDY WHITE

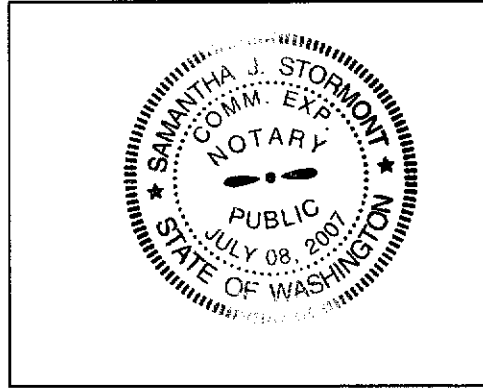


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**ACKNOWLEDGEMENT BY INDIVIDUAL**

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 JAY B. WHITE and WENDY WHITE

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 28<sup>th</sup> day of July, 2005.

NOTARY PUBLIC in and for the State of WA residing at 230 E Fairhaven Ave Burlington WA 98233

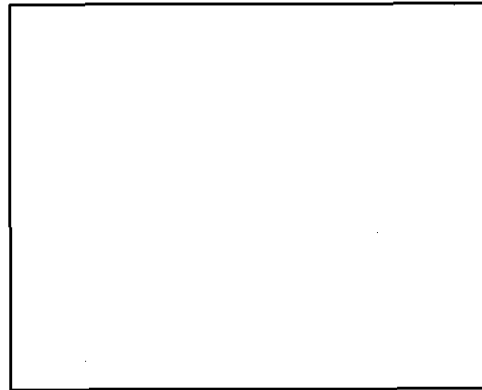
Dated: July 28<sup>th</sup> 2005 My appointment expires 7.8.2007

(NOTARY PUBLIC FOR THE STATE OF WA)



**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: \_\_\_\_\_



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F220FW3J

## SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY IN COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 24, WALNUT GROVE ADDITION BURLINGTON, ACCORDING TO PLAT THEREOF  
RECORDED IN VOLUME 7 OF PLATS, PAGE(S) 94, RECORDS OF SKAGIT COUNTY,  
WASHINGTON.

PARCEL ID: P72914

PROPERTY ADDRESS: 401 SOUTH GARDNER ROAD



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