



200510030170

Skagit County Auditor

10/3/2005 Page 1 of 5 1:59PM

WHEN RECORDED MAIL TO:



Parker, Ernest E  
Jacksonville, FL 32256

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

Tracking

Account Number: 35368200118532299  
CAP Number: 052241107120  
Date Printed: 08/18/05  
Reconveyance Fee: \$ 0.00

RCA

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 19th day of AUGUST, 2005 between ERNEST E PARKER AND VIVIAN L DILLS-PARKER, 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 09/13/04 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 13 day of SEPTEMBER, 2004, and recorded in the real estate records of SKAGIT County, WA, under Auditor's File No. 200409280128 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 \$ 70,000.00 .

36-

THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 35 NORTH, RANGE 4 E.W.M., EXCEPT THE WEST 30 FEET AND THE SOUTH 30 FEET THEREOF FOR ROAD

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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 Burington WA, on this 19th day of August, 2005.

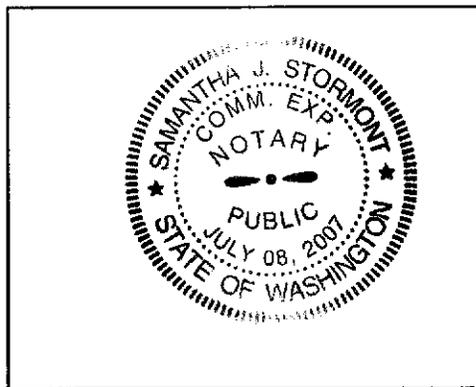
  
ERNEST E PARKER

  
VIVIAN L DILLS-PARKER



**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 ERNEST E PARKER and VIVIAN L DILLS-PARKER

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 19th day of August, 2005.

NOTARY PUBLIC in and for the State of WA residing at

230 E fairhaven WA Burlington 98233

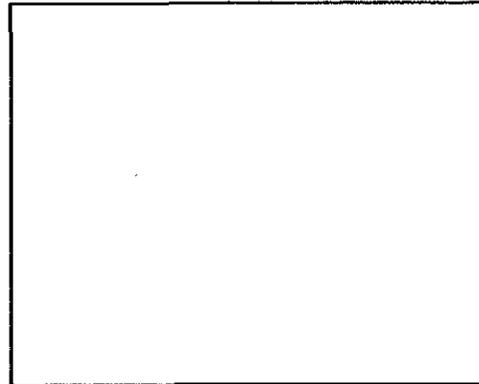
Dated: August 19th 2005 . My appointment expires 7.08.2007

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: \_\_\_\_\_

CLS3200-4



200510030170  
Skagit County Auditor

**SCHEDULE A**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT,  
STATE OF WASHINGTON

THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4  
OF SECTION 11, TOWNSHIP 35 NORTH, RANGE 4 E.W.M., EXCEPT THE WEST 30 FET  
AND THE SOUTH 30 FEET THEREOF FOR ROAD

THE PROPERTY IS CONVEYED WITH ALL RIGHTS, PRIVILEGES AND APPURTENANCES  
AND SUBJECT TO ALL EASEMENTS, ENCROACHMENTS, RESTRICTIONS AND  
RESERVATIONS AS OF RECORD MAY APPEAR.

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