



200510070121
Skagit County Auditor

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WHEN RECORDED MAIL TO:

Bank of America Consumer Collateral Tracking
FL9-700 04-01
9000 Southside Blvd, Bldg 700
Jacksonville, FL 32256

Account Number: 35368200119344699
CAP Number: 052420903550
Date Printed: 09/15/05
Reconveyance Fee: \$ 0.00

ELS-4
FIRST AMERICAN TITLE
8019328

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 16th day of SEPTEMBER, 2005 between TYSON M. O'NEILL, AN UNMARRIED PERSON

(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 09/27/04 in the original commitment amount of \$ 57,100.00, 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 27 day of SEPTEMBER, 2004, and recorded in the real estate records of Skagit, County WA, under Auditor's File No. 200410130099 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 \$ 87,000.00.

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, WA .
on this 22nd day of September, 2005 .

Tyson M. O'Neill

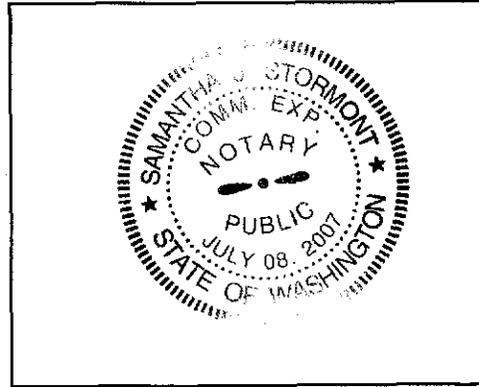
TYSON M. O'NEILL



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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 TYSON M. O'NEILL

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 he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 22nd day of September, 2005.

NOTARY PUBLIC in and for the State of WA residing at

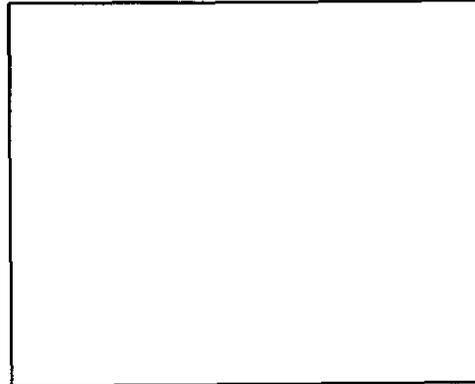
230 E. Fairhaven Ave Burlington WA

Dated: 9/22/2005 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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SCHEDULE A

THAT CERTAIN PIECE OR PARCEL OF LAND, AND THE BUILDINGS AND IMPROVEMENTS THERON,
KNOWN AS 504 N GARDNER ROAD, BURLINGTON WA 98233

IN THE TOWN/CITY OF BURLINGTON

COUNTY OF Skagit

AND STATE OF WASHINGTON

Legal description:

Notice to the Titleholder:

Title information will be obtained through our service provider, Integrated Loan Services, Inc. The legal description corresponding to the property listed above will be added prior to recording this security instrument. If you would like to receive a copy of the recorded document, you may send your request, in writing 90 days from the date your account is closed, to the following address:

Bank of America, N.A.
P.O. Box 21848
Greensboro, NC 27420-1848



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