



200511030007

Skagit County Auditor

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**WHEN RECORDED MAIL TO:**~~Bank of America~~ Consumer Collateral Tracking

Hernandez, Isabel

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

Account Number: 35368200113654699

CAP Number: 052551406360

Date Printed: 09/28/05

Reconveyance Fee: \$ 0.00

36

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 29th day of SEPTEMBER, 2005 between ISABEL HERNANDEZ AND FRANCISCO HERNANDEZ,  
WIFE AND HUSBAND

(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 07/19/04 in the original commitment amount of \$ 42,000.00, 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 19 day of JULY, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200407190167 in Volume \_\_\_\_\_ of records at page \_\_\_\_.
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 \$ 72,000.00.

AND BEING A PORTION OF THE SOUTHWEST ¼ OF THE NORTHWEST ¼ OF THE NORTHWEST ¼ OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M.

PARCEL ID: P107311

CLS3200-1 /0008/NW 06-05

93-05-3200NSB

Reference No: 013002 - 052551406360

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Washington

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 Mount Vernon,  
on this 29 day of Sept, 2005.

Isabel Hernandez  
ISABEL HERNANDEZ

Francisco Hernandez  
FRANCISCO HERNANDEZ

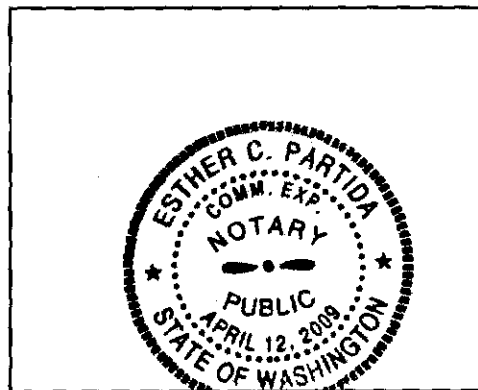


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ACKNOWLEDGEMENT BY INDIVIDUAL

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 ISABEL HERNANDEZ and FRANCISCO HERNANDEZ

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 29 day of Sept., 2005.

Esther C. Partida  
NOTARY PUBLIC in and for the State of WA residing at

SKAGIT

Dated: 09.29.05 My appointment expires 04.12.09

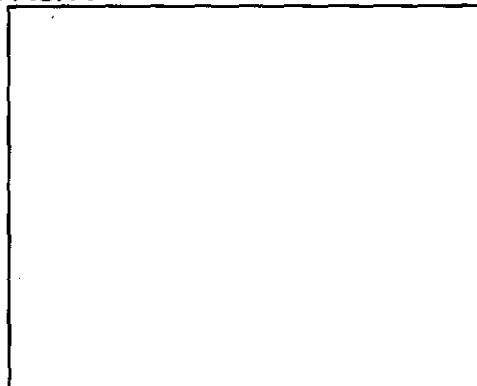
(NOTARY PUBLIC FOR THE STATE OF WA)



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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: \_\_\_\_\_



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[ILS ID]

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATED IN MOUNT VERNON, COUNTY OF SKAGIT AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

TRACT 2 OF MOUNT VERNON SHORT PLAT NO. 10-94, APPROVED MARCH 31, 1995, RECORDED APRIL 3, 1995, IN VOLUME 11 OF SHORT PLATS, PAGES 190 AND 191, UNDER AUDITOR'S FILE NO. 9504030057, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND BEING A PORTION OF THE SOUTHWEST  $\frac{1}{4}$  OF THE NORTHWEST  $\frac{1}{4}$  OF THE NORTHWEST  $\frac{1}{4}$  OF SECTION 29, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M.

PARCEL ID: P107311

PROPERTY ADDRESS: 1514 BLACKBERRY DRIVE



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