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2550 N. Red Hill Ave.
Santa Ana, CA 92705



200512230123
Skagit County Auditor

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Real Estate Line of Credit Modification Agreement

CRS#: 1943288

Loan #: 053131333330

APN#: 340115-0-001-1200

Trustee: PRLAP, INC.

Abbreviated Legal: TRACT A, SHORT PLAT 93-028; VOLUME 10 OF SHORT
PLATS, PAGE 230; AUDITOR'S FILE 9309140025.

Grantee: BANK OF AMERICA, N.A.

Grantor(s): HOWARD G. MALCOLM AND PATRICA E. MALCOLM

200410260100

WHEN RECORDED MAIL TO:

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

Account Number: 35368200119682099
CAP Number: 053131333330
Date Printed: 11/14/05
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 15th day of NOVEMBER, 2005 between HOWARD G. MALCOLM AND PATRICIA E. MALCOLM,
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:

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 10/05/04 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 05 day of OCTOBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200410260100 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 \$ 100,000.00.

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013006 - 053131333330

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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 Burlington, wa
on this 22 day of NOV, 2005.

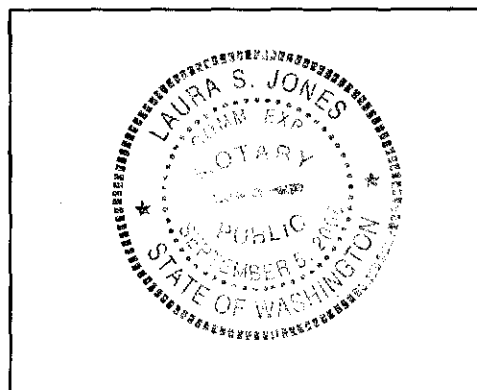
H. Malcolm
HOWARD G. MALCOLM

Patricia E. Malcolm
PATRICIA E. MALCOLM



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 HOWARD G. MALCOLM and PATRICIA E. MALCOLM

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 Howard & Patricia Malcolm free and voluntary act and deed, for the uses and purposes therein mentioned.

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

NOTARY PUBLIC in and for the State of Washington LAURA S. JONES residing at

130. E Fairview, WA Burlington, Bank of America, 98253

Dated: 11.22.2005 My appointment expires Sept 5, 2006

NOTARY PUBLIC FOR THE STATE OF WASHINGTON

Prepared by:

Jennifer M. Nicks

Bank of America, N.A.

9000 Southside Blvd. Bldg 700

Jacksonville, FL 32256

(800) 444-4302

CLS3200-3

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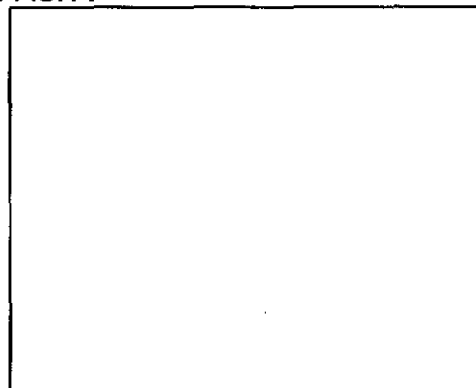


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ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY

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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Order ID: 1943288

Loan No.: 053131333330

**EXHIBIT A
LEGAL DESCRIPTION**



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

TRACT A OF SKAGIT COUNTY SHORT PLAN NO. 93-028, LOCATED IN SECTION 15, TOWNSHIP 34 NORTH, RANGE 1 EAST, W.M., APPROVED SEPTEMBER 14, 1993, RECORDED IN VOLUME 10 OF SHORT PLATS, PAGE 230, UNDER AUDITOR'S FILE NO. 9309140025, RECORDS OF SKAGIT COUNTY, WASHINGTON.

TOGETHER WITH A NON-EXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND ROAD AND UTILITY PURPOSES OVER, ALONG, UNDER AND ACROSS A 60 FOOT STRIP OF LAND LYING 30 FEET ON EACH SIDE OF THE FOLLOWING DESCRIBED CENTERLINE:

COMMENCING AT THE NORTHEAST CORNER OF TRACT A, RANCHO SAN JUAN DEL MAR, SUBDIVISION NO. 3, PLATE 1, RECORDS OF SKAGIT COUNTY, WASHINGTON, SAID NORTHEAST CORNER BEING ON THE SOUTHERLY RIGHT-OF-WAY LINE OF COUNTY ROAD NO. 376; THENCE SOUTH 81 DEGREES 19' EAST, 44.92 FEET ALONG THE SOUTHERLY RIGHT-OF-WAY OF SAID COUNTY ROAD TO THE POINT OF BEGINNING OF THIS CENTERLINE; THENCE SOUTH 35 DEGREES 44' 01" WEST, 147.02 FEET; THENCE SOUTH 62 DEGREES 14' 11" WEST, 140.14 FEET; THENCE SOUTH 45 DEGREES 33' 26" WEST, 168.52 FEET; THENCE SOUTH 42 DEGREES 09' 56" WEST, 167.71 FEET; THENCE SOUTH 69 DEGREES 00' 48" WEST, 161.45 FEET; THENCE SOUTH 60 DEGREES 59' 48" WEST, 83.00 FEET; THENCE SOUTH 11 DEGREES 12' 18" WEST, 220.00 FEET, MORE OR LESS, TO A POINT ON A PROPERTY LINE DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF GOVERNMENT LOT 1, SECTION 15, TOWNSHIP 34 NORTH, RANGE 1 EAST, W.M., THENCE NORTH 0 DEGREES 56' 38" WEST, 682.49 FEET ALONG THE EAST LINE OF GOVERNMENT LOT 1, TO THE POINT OF BEGINNING OF SAID PROPERTY LINE; THENCE NORTH 88 DEGREES 58' 47" WEST PARALLEL TO THE SOUTH LINE OF SAID GOVERNMENT LOT 1, TO THE INTERSECTION OF SAID EASEMENT CENTERLINE;

EXCEPT THAT PORTION OF SAID EASEMENT LYING WITHIN THE ABOVE DESCRIBED MAIN TRACT:

ALSO TOGETHER WITH THAT CERTAIN EFFLUENT LINE EASEMENT AND DRAINFIELD EASEMENT IN FAVOR OF SAID TRACT A, AS SAID EASEMENTS ARE DELINEATED ON THE FACE OF SAID SHORT PLAT NO. 93-028, AND AS FURTHER ESTABLISHED AND DESCRIBED BY DOCUMENTS RECORDED UNDER AUDITOR'S FILE NOS. 872707, 93051020105, 9305180118, RECORDS OF SKAGIT COUNTY, WASHINGTON, EXCEPT THE EAST 10 FEET OF THE DRAINFIELD AREA IN FAVOR OF TRACT A.

TOGETHER WITH AN ADDITIONAL STRIP OF LAND FOR THE DRAINFIELD AREA DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF THE DRAINFIELD AREA IN FAVOR OF TRACT A, AS DELINEATED ON THE FACE OF SAID SHORT PLAT NO. 93-028; THENCE NORTH 00 DEGREES 56' 38" WEST, A DISTANCE OF 25 FEET; THENCE NORTH 89 DEGREES 03' 22" EAST, A DISTANCE OF 60 FEET; THENCE SOUTH 00 DEGREES 56' 38" EAST, A DISTANCE OF 25 FEET; THENCE SOUTH 89 DEGREES 03' 22" WEST ALONG THE NORTH LINE OF THE EXISTING DRAINFIELD AREA, A DISTANCE OF 60 FEET TO THE POINT OF BEGINNING.



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