



200601120116

Skagit County Auditor

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Recording Requested by: LSI
When Recorded Mail to:
Attn: Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705

Real Estate Line of Credit Modification Agreement

CRS# 1977889

APN# 4530-000-035-0018

LOAN# 053531724530

Trustee: PRLAP, INC.

Abbreviated Legal :

TRACT 35, "CASCADE RIDGE P.U.D.", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 112 TO 121, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Grantee:
BANK OF AMERICA, N.A.

Grantor(s):
DAVID MORRIS

Recording requested by: LSI
When recorded return to :
Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705
~~800-756-3524 ext. 5011~~

lateral Tracking

Account Number: 35368200135186299
CAP Number: 053531724530
Date Printed: 12/21/05
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 22nd day of DECEMBER, 2005 between DAVID C. MORRIS, 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 09/09/05 in the original commitment amount of \$ 100,000.00, 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 09 day of SEPTEMBER, 2005, and recorded in the real estate records of SKAGIT, County, WA, under Auditor's File No. 200510140222 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 \$ 150,000.00

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013006 - 053531724530

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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.

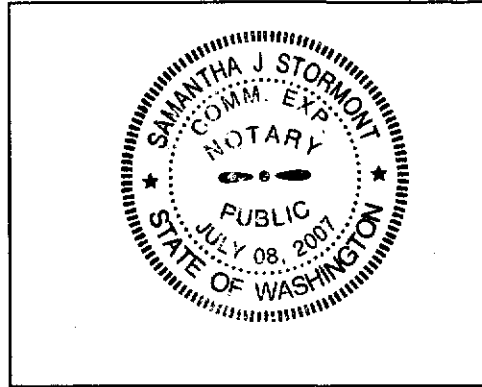
IN WITNESS THEREOF, the Grantor has executed this agreement at Burien, on this 23rd day of December, 2005.

David C. Morris
DAVID C. MORRIS



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

Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302

On this day personally appeared before me DAVID C. MORRIS

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 23rd day of December, 2005

SJS Samantha J. Stormont

NOTARY PUBLIC in and for the State of WA residing at

230 E Fairhaven Ave Burlington WA

Dated: 12/23/05 My appointment expires 7/8/2007

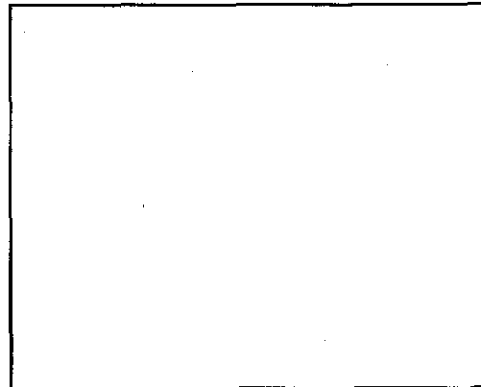
(NOTARY PUBLIC FOR THE STATE OF WA)



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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: _____



200601120116
Skagit County Auditor

Order ID: 1977889

Loan No.: 053531724530

**EXHIBIT A
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:
TRACT 35, "CASCADE RIDGE P.U.D.", AS PER PLAT RECORDED IN OLUME 14 OF PLATS, PAGES 112 TO 121, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Apw. 4530-000-035-0018



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