

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



200601130153
Skagit County Auditor

1/13/2006 Page 1 of 6 12:38PM

REAL ESTATE LINE OF CREDIT MODIFICATION AGREEMENT

CRS# 1978191

Loan # 053541027420

APN# 4339-002-009-0001

AF# 200504140083

Abbreviated Legal:

LOT 9, BLOCK 2, COUNTRY CLUB NO. 6, VOL 11, PG 42 AND 43

Grantee:

BANK OF AMERICA, N.A.

Grantor(s):

RICHARD M. MILLS, SR. AND SALLY A. MILLS

WHEN RECORDED MAIL TO:

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

Account Number: 35368200127140299
CAP Number: 053541027420
Date Printed: 12/22/05
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 23rd day of DECEMBER, 2005 between RICHARD M. MILLS SR. AND SALLY A. MILLS,
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 03/21/05 in the original commitment amount of \$ 15,000.00, 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 21 day of MARCH, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200504140083 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 \$ 50,000.00.

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013002 - 053541027420

Page 1 of 4



200601130153
Skagit County Auditor

1/13/2006 Page 2 of 6 12:38PM

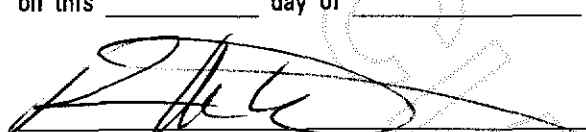
3. Your margin may increase or decrease as a result of your line increase.

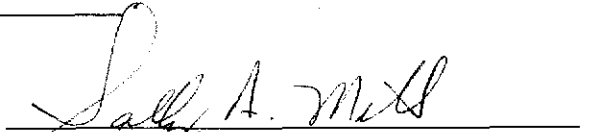
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

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 _____ ,
on this _____ day of _____ .

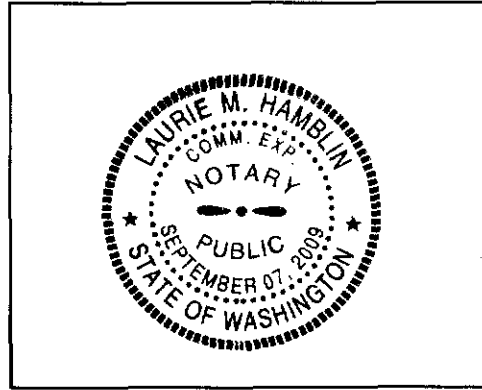

RICHARD M. MILLS SR.


SALLY A. MILLS



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

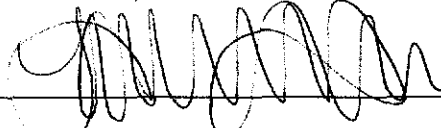
STATE OF Washington

County of SKAGIT

On this day personally appeared before me RICHARD M. MILLS SR. and SALLY A. MILLS

~~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 Richard + Sally Mills 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 23rd day of December, 2005.

 Laurie M. Hamblin

NOTARY PUBLIC in and for the State of Washington residing at

230 E. Fairhaven Burlington, WA 98233

Dated: 12/23/05 My appointment expires 9/7/2009

(NOTARY PUBLIC FOR THE STATE OF WA)

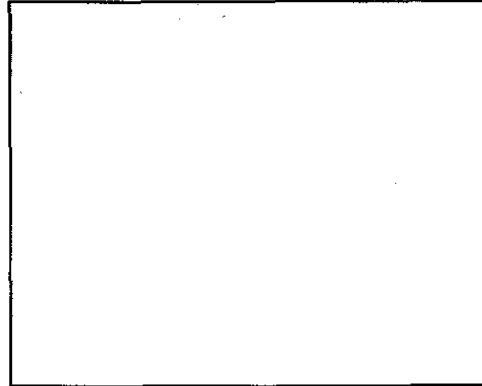
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302



200601130153
Skagit County Auditor

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: _____.



Order ID: 1978191

Loan No.: 053541027420

**EXHIBIT A
LEGAL DESCRIPTION**

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

LOT 9, BLOCK 2, "COUNTRY CLUB NO. 6", AS PER PLAT RECORDED IN VOLUME 11 OF PLATS, PAGES 42 AND 43, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN:



200601130153

Skagit County Auditor

1/13/2006 Page

6 of

6 12:38PM