

Recording Requested by: LSI
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2550 N. Red Hill Ave.
Santa Ana, CA 92705



200603030097
Skagit County Auditor

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Real Estate Line of Credit Modification Agreement

CRS# 2090465

APN# 4101-212-020-0007

LOAN# 060231606311

Trustee: PRLAP, INC.

Reference #: 200503080053

Abbreviated Legal :

FIDALGO CITY LTS 7-20 EXC W 30 FT OF LTS 14-20 TOG W VAC ALLEY OF
BLK 212 LY S OF N LI OF LOTS 7 & 20 IN SD BLK & W 1/2 OF VAC FIDALGO
AVE BLK 212, 1.03 ACRES

Grantee:
BANK OF AMERICA, N.A.

Grantor(s):
JAMES W DIVORAK AND JAIMEE L. DIVORAK

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Santa Ana, CA. 92705
~~800-756-3524 ext. 5011~~

lateral Tracking

Account Number: 35368200124657199
CAP Number: 060231606311
Date Printed: 01/25/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 26th day of JANUARY, 2006 between JAMES DVORAK AND JAIMEE DVORAK, 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:

- 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 01/28/05 in the original commitment amount of \$ 75,000.00, 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 28 day of JANUARY, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200503080053 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 \$ 161,462.00

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013006 - 060231606311

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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.,
on this 31 day of JAN, 2006.



JAMES DVORAK

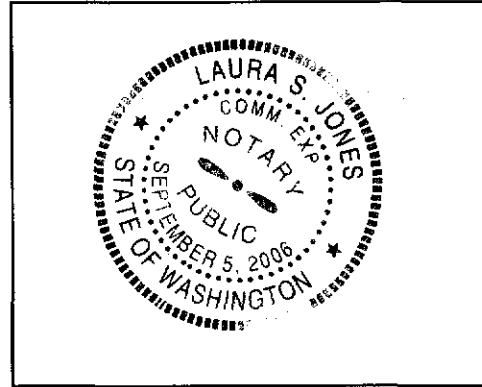


JAIMEE DVORAK



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 JAMES DVORAK and JAIMEE DVORAK

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 James Dvorak, Jaimee Dvorak 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 31 day of JAN, 2006

[Signature]
NOTARY PUBLIC in and for the State of WASH. residing at _____

Dated: 1-31-2004 My appointment expires Sept 5, 2006

NOTARY PUBLIC FOR THE STATE OF WA

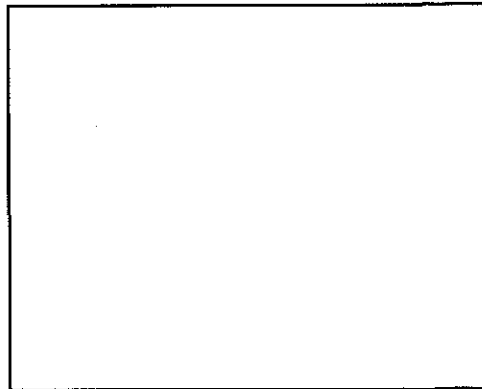
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, Fl 32256
(800) 444-4302



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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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Skagit County Auditor

Order ID: 2090465

Loan No.: 060231606311

**EXHIBIT A
LEGAL DESCRIPTION**

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

FIDALGO CITY LTS 7-20 EXC W 30 FT OF LTS 14-20 TOG W VAC ALLEY OF BLK 212 LY S OF N LI OF LOTS 7 & 20 IN SD BLK 8 W 1/2 OF VAC FIDALGO AVE BLK 212, 1.03 ACRES



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