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200603060152  
Skagit County Auditor

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### **Real Estate Line of Credit Modification Agreement**

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CRS #: 2141497

Loan #: 060391828130

APN #: 3887-000-033-0003

Trustee: PRLAP, INC.

Abbreviated Legal: LOT 33, "COUNTY CLUB ADDITION NO. 2" AS PER PLAT  
RECORDED IN VOLUME 8 OF PLATS AT PAGE 78 AND 79, IN  
THE RECORDS OF SKAGIT COUNTY, STATE OF  
WASHINGTON.

SITUATE IN COUNTY OF SKAGIT, STATE OF WASHINGTON.

Reference (AF) #: 200508220167

Grantee: BANK OF AMERICA, N.A.

Grantor(s): CATHY SEVILLE AND JOHN A. SEVILLE

**WHEN RECORDED MAIL TO:**

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

Account Number: 35368200132635999  
CAP Number: 060391828130  
Date Printed: 02/13/06  
Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 14th day of FEBRUARY, 2006 between CATHY SEVILLE AND JOHN A. SEVILLE, 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 07/14/05 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 14 day of JULY, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200508220167 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: 013002 - 060391828130

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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.

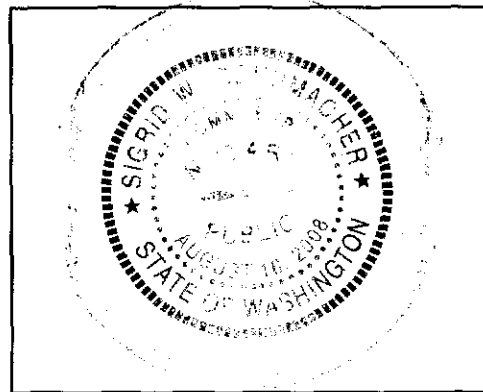
IN WITNESS THEREOF, the Grantor has executed this agreement at 1 alone,  
on this 14th day of Feb, 2006.

Cathy Seville  
CATHY SEVILLE

John A. Seville  
JOHN A. SEVILLE

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 CATHY SEVILLE and JOHN A. SEVILLE

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 14<sup>th</sup> day of Feb, 2006.

Sigrid Schumacher  
SIGRID W. SCHUMACHER  
NOTARY PUBLIC in and for the State of Wa. residing at

Skagit Co

Dated: 2/14/06. My appointment expires Aug 16, 2008

(NOTARY PUBLIC FOR THE STATE OF Wa.)

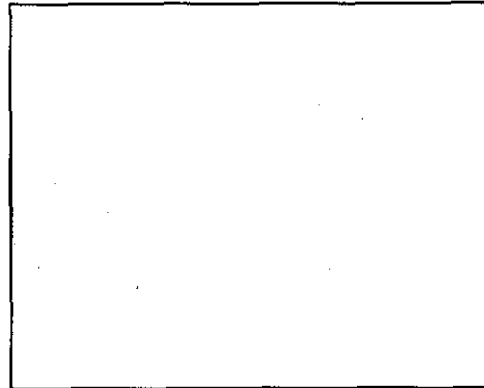
Prepared by:  
Jennifer M. Nicks  
Bank of America, N.A.  
9000 Southside Blvd. Bldg 700  
Jacksonville, FL 32256  
(800) 444-4302



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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 KING

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: 2141497

Loan No.: 060391828130

**EXHIBIT A  
LEGAL DESCRIPTION**

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

LOT 33, "COUNTY CLUB ADDITION NO. 2" AS PER PLAT RECORDED IN VOLUME 8 OF PLATS AT PAGE 78 AND 79, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

SITUATED IN COUNTY OF SKAGIT, STATE OF WASHINGTON.



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