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200603220068

Skagit County Auditor

3/22/2006 Page 1 of 6 11:53AM

Real Estate Line of Credit Modification Agreement

CRS# 2191817

APN# 4123-010-016-0005

LOAN#060521410580

Reference #: 200406150083

Abbreviated Legal :

LOTS 13, 14, 15, 16, BLOCK J, MAP OF LACONNER, ACCORDING TO THE PLAT
THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 49, RECORDS OF
SKAGIT COUNTY, WASHINGTON..

Grantee:

BANK OF AMERICA, N.A.

Grantor(s):

DAVID L. CRAM AND LYNETTE M. CRAM

WHEN RECORDED MAIL TO:

Bank of America **Consumer Collateral Tracking**
FL9-788-04-01
9888 Southside Blvd, Bldg 700
Jacksonville, FL 32256

Account Number: 35368200110773399
CAP Number: 060521410580
Date Printed: 03/02/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 3rd day of MARCH, 2006 between DAVID L CRAM AND LYNETTE M CRAM, 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 05/04/04 in the original commitment amount of \$ 88,000.00, 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 04 day of MAY, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200406150083 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 \$ 151,690.00.

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013002 - 060521410580

Page 1 of 4



200603220068
Skagit County Auditor

3/22/2006 Page

2 of

6 11:53AM

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 La Conner,
on this 3rd day of March, 2006.

David L Cram

DAVID L CRAM

Lynette M. Cram

LYNETTE M CRAM

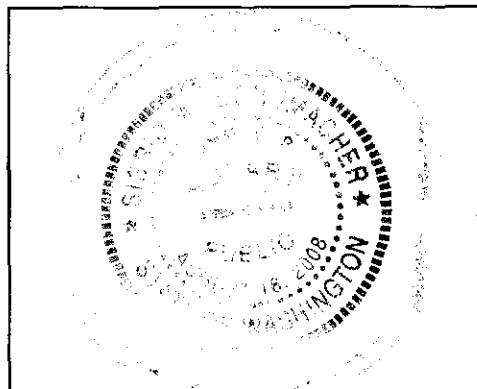


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Skagit County Auditor

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 DAVID L CRAM and LYNETTE M CRAM

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 them free and voluntary act and deed, for the uses and
purposes therein mentioned.

Given under my hand and official seal this 3rd day of March, 2006.

Sigrid Sch
SIGRID W. SCHUMACHER

NOTARY PUBLIC in and for the State of Wa. residing at
Skagit Co.

Dated: 3/3/06 My appointment expires Aug 16, 2008

(NOTARY PUBLIC FOR THE STATE OF Wa.)

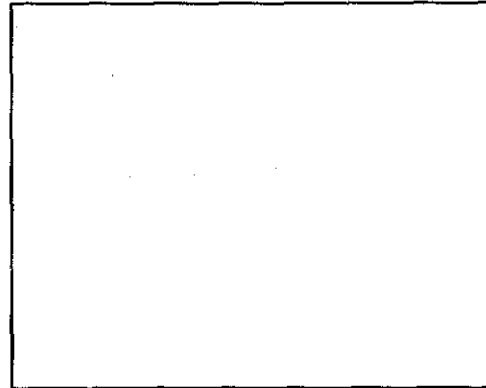
1800.777.7302
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302



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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: _____



200603220068
Skagit County Auditor

Order ID: 2191817

Loan No.: 060521410580

**EXHIBIT A
LEGAL DESCRIPTION**

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

LOT 13, 14, 15, 16, BLOCK J. MAP OF LACONNER, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN SKAGIT COUNTY, WASHINGTON



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