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200604040092

Skagit County Auditor

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## Real Estate Line of Credit Modification Agreement

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CRS# 2229076

APN# 3882-000-050-0006

LOAN# 060670958430

Reference #: 200411160071

Abbreviated Legal :

TRACT 50, "PLAT OF CHEASTYS BIG LAKE TRACTS, SKAGIT COUNTY,  
WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 49,  
RECORDS OF SKAGIT COUNTY, WASHINGTON.

Grantee:

BANK OF AMERICA, N.A.

Grantor(s):

WILLIAM J. VERVAART  
CLAIRE VERVAART

**WHEN RECORDED MAIL TO:**

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

Account Number: 35368200120589699  
CAP Number: 060670958430  
Date Printed: 03/11/06  
Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 14th  day of MARCH, 2006 between WILLIAM J. VERVAART AND CLAIRE VERVAART, HUSBAND AND WIFE, with Bill Vervaart, single  
x non-vested spouse required to sign  
(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 10/22/04 in the original commitment amount of \$ 134,100.00, 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 22 day of OCTOBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200411160071 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 \$ 250,000.00.

CLS3200-1 /0008/NW 06-05  
93-05-3200NSB  
Reference No: 013002 - 060670958430



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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 La Conner, on this 15<sup>th</sup> day of March, 2006.

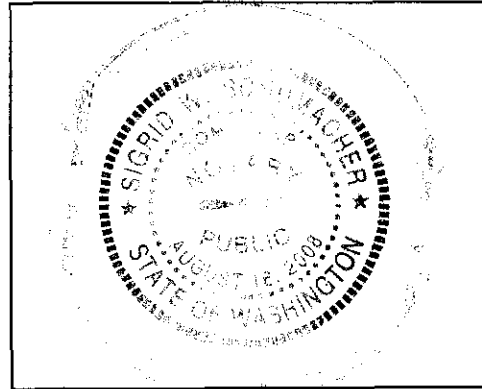
William J. Vervaart  
WILLIAM J. VERVAART  
Claire Vervaart  
CLAIRE VERVAART  
NON-VESTED SPOUSE  
REQUIRED TO SIGN



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**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 WILLIAM J. VERVAART and CLAIRE VERVAART

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 15<sup>th</sup> day of March, 2006.

Sigrid Schumacher  
SIGRID SCHUMACHER

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

Dated: 3/15/2006 My appointment expires Aug 16, 2008

(NOTARY PUBLIC FOR THE STATE OF Wa.)

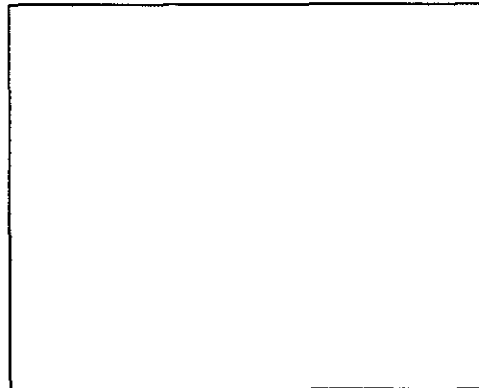
**Prepared by:**  
**Jennifer M. Nicks**  
**Bank of America, N.A.**  
**9000 Southside Blvd. Bldg 700**  
**Jacksonville, Fl 32256**  
**(800) 444-4302**



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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 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: 2229076

Loan No.: 060670958430

**EXHIBIT A  
LEGAL DESCRIPTION**

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

TRACT 50, "PLAT OF CHEASTYS BIG LAKE TRACTS, SKAGIT COUNTY, WASHINGTON", AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.

TOGETHER WITH SHORELANDS ABUTTING THEREON AS CONVEYED BY THE STATE OF WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.



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