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200604070081  
Skagit County Auditor

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

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CRS#2247586

APN# 330304-2-011-0100

LOAN# 060651348530

Reference #: 200409170092

**Abbreviated Legal :**

THAT PORTION OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF  
SECTION 4, TOWNSHIP 39 NORTH, RANGE 3 EAST, W.M., IN SKAGIT COUNTY,  
WASHINGTON

**Grantee:**

BANK OF AMERICA, N.A.

**Grantor(s):**

ERICA A JOHNSON  
CURTIS E JOHNSON

**WHEN RECORDED MAIL TO:**

Bank of America Consumer Collateral Tracking

FL9-700 04-01

9000 Southside Blvd, Bldg 700

Jacksonville, FL 32256

Account Number: 35368200118075399

CAP Number: 060651348530

Date Printed: 03/10/06

Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 13th day of

MARCH, 2006 between ERICA A. JOHNSON, AN UNMARRIED PERSON AND

CURTIS E. JOHNSON AND DEANN JOHNSON, HUSBAND AND WIFE

*\*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 09/17/04 in the original commitment amount of \$ 74,000.00, 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 17 day of SEPTEMBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200409170092 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

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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 WA,  
on this 22nd day of MARCH, 2006.

Erica A. Johnson  
ERICA A. JOHNSON

Curtis E. Johnson  
CURTIS E. JOHNSON

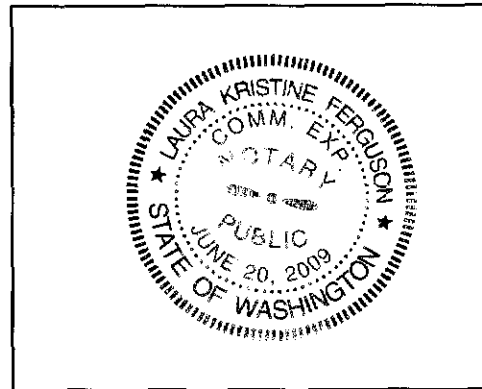
Deann Johnson  
DEANN JOHNSON

NON-VESTED SPOUSE  
REQUIRED TO SIGN



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 ERICA A. JOHNSON and CURTIS E. JOHNSON and  
DEANN JOHNSON

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

Given under my hand and official seal this 22nd day of March, 2006.

NOTARY PUBLIC in and for the State of WA residing at

1519 Commercial Ave

Dated: 3/22/06 My appointment expires 6/20/2009

(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

CLS3200-3

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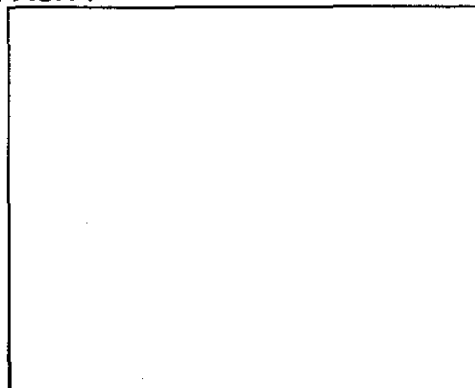
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**ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY**

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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**EXHIBIT A  
LEGAL DESCRIPTION**

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

**PARCEL A:**

THAT PORTION OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 3 EAST, W.M., IN SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE NORTH 01 02 22 WEST, ALONG THE WEST LINE OF SAID SECTION 4, A DISTANCE OF 105.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUING NORTH 01 02 22 WEST ALONG THE WEST LINE OF SAID SECTION 4, A DISTANCE OF 324.43 FEET; THENCE NORTH 89 35 52 EAST, PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST QUARTER OF SECTION 4, A DISTANCE OF 529.00 FEET; THENCE SOUTH 00 39 41 EAST A DISTANCE OF 264.43 FEET TO A POINT 165.00 FEET NORTH OF THE SOUTH LIEN OF SAID NORTHWEST QUARTER; THENCE NORTH 89 35 52 EAST, PARALLEL TO AND 185.00 FEET NORTH OF THE SOUTH LIEN OF SAID NORTHWEST QUARTER TO THE WEST LINE OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE SOUTH 00 39 41 EAST ALONG THE WEST LIEN OF SAID SOUTHEAST QUARTER OF THE NORTHWEST QUARTER, A DISTANCE OF 165.00 FEET TO THE SOUTHEAST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE SOUTH 89 35 52 WEST, A DISTANCE OF 268.00 FEET; THENCE NORTH 00 39 41 EAST, PARALLEL WITH AND DISTANT 268.00 FEET WEST OF THE EAST LINE OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER, A DISTANCE OF 105.00 FEET; THENCE SOUTH 89 35 52 WEST, PARALLEL WITH THE SOUTH LIEN OF SAID NORTHWEST QUARTER, A DISTANCE OF 1034.15 FEET TO THE POINT OF BEGINNING; EXCEPT COUNTY ROAD, AND EXCEPT DITCH RIGHTS OF WAY:

**AND EXCEPT THE FOLLOWING DESCRIBED TRACT:**

BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SAID SECTION 4; THENCE NORTH 01 02 22 WEST, ALONG THE WEST LINE OF SAID SECTION 4; THENCE NORTH 01 02 22 WEST, ALONG THE WEST LINE OF SAID SECTION 4; A DISTANCE OF 429.43 FEET; THENCE NORTH 89 35 52 EAST, PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST QUARTER OF SAID SECTION 4; A DISTANCE OF 345.00 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 00 39 41 EAST A DISTANCE OF 264.43 FEET TO A POINT 165 FEET NORTH OF THE SOUTH LIEN OF SAID NORTHWEST QUARTER; THENCE NORTH 89 35 52 EAST, PARALLEL WITH THE SOUTH LINE OF SAID NORTHWEST QUARTER A DISTANCE OF 184.00 FEET; THENCE NORTH 01 02 22 WEST, PARALLEL WITH THE WEST LINE OF SAID NORTHWEST QUARTER OF SAID SECTION 4; A DISTANCE OF 264.43 FEET; THENCE SOUTH 89 35 52 WEST A DISTANCE OF 184.00 FEET TO THE TRUE POINT OF BEGINNING.



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**PARCEL B:**

THE WEST 125 FEET OF THE SOUTH 10 RODS (165 FEET) OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 33 NORTH, RANGE 3 EAST, W.M. IN SKAGIT COUNTY, WASHINGTON.

**PARCEL C:**

A NON-EXCLUSIVE EASEMENT FOR RIGHT OF WAY OVER AND ACROSS THE NORTH 16 FEET OF THE PROPERTY CONVEYED TO JESS A. MANN ET UX BY DEED RECORDED DECEMBER 11, 1986, UNDER AUDITOR S FILE NO. 861210065, RECORDS OF SKAGIT COUNTY, WASHINGTON AND AS RESERVED AND GRANTED IN THE WILL OF WALTER C. JOHNSON, FILED IN SKAGIT COUNTY PROBATE CAUSE

**PARCEL D:**

A NON-EXCLUSIVE EASEMENT FOR ACCESS AND UTILITIES, OVER AND ACROSS THAT PORTION OF THE NORTH 30 FEET OF THE SOUTH 165 FEET OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER, SECTION 4, TOWNSHIP 33 NORTH, RANGE 3 EAST, W.M., IN SKAGIT COUNTY, WASHINGTON, LYING EAST OF PARCEL B AND LYING WEST OF PARCEL C.



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