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200604130111
Skagit County Auditor

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Real Estate Line of Credit Modification Agreement

CRS #: 2263277

Loan #: 060721130040

APN #: 340429-0-123-0005

Trustee: PRLAP, INC.

Abbreviated Legal: BEGINNING AT THE NORTHEAST CORNER OF THE PARCEL DESCRIBED IN DEED DATED DECEMBER 26, 1986, AND RECORDED ON FEBRUARY 17, 1987, IN VOLUME 691, PAGE 290 AND 291 AS AUDITOR'S FILE NUMBER 8702170014, RECORDS OF SKAGIT COUNTY, WASHINGTON. THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL 2.5 FEET;

Reference (AF) #: 200412060202

Grantee: BANK OF AMERICA, N.A.

Grantor(s): DONALD W. WADLAND AND KATHLEEN WADLAND,

WHEN RECORDED MAIL TO:

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

Account Number: 35368200120995599
CAP Number: 060721130040
Date Printed: 03/21/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

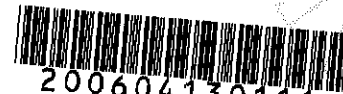
THIS EXTENSION OR MODIFICATION AGREEMENT is made this 22nd day of MARCH, 2006 between DONALD W WADLAND AND KATHLEEN A WADLAND,
HUSBAND AND WIFE

(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 11/01/04 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 01 day of NOVEMBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200412060202 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: 013006 - 060721130040

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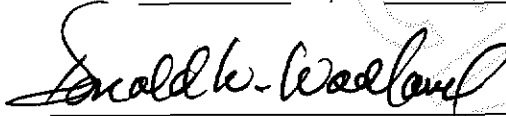
3. Your margin may increase or decrease as a result of your line increase.

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.

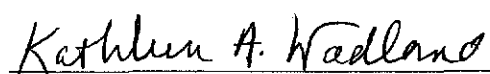
Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

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 _____ ,
on this _____ day of _____ , _____ .



DONALD W WADLAND

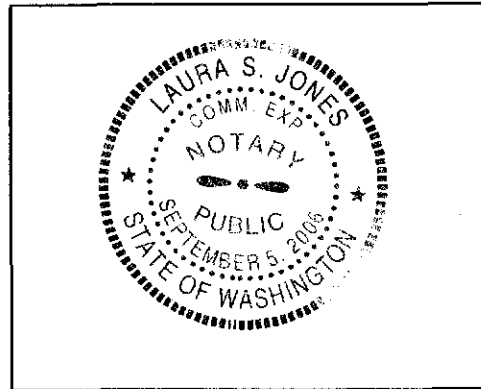


KATHLEEN A WADLAND



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 DONALD W WADLAND and KATHLEEN A WADLAND

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 Donald W AND Kathleen A Wadland signed the same as they / their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27 day of MARCH, 2006.

Laura S. Jones
Laura S. Jones

NOTARY PUBLIC in and for the State of WASHINGTON residing at

230 E Fairview Burlington, WA 98233

Dated: 3-27-2006 My appointment expires Sept 5, 2006

NOTARY PUBLIC FOR THE STATE OF WA

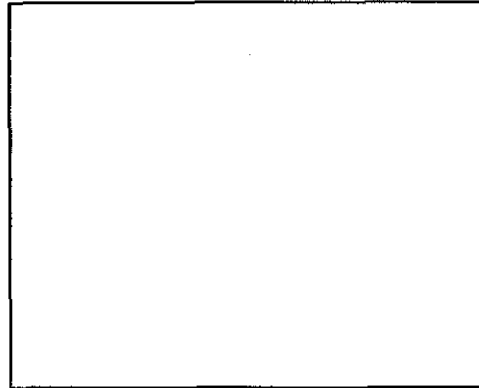
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302



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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: _____



Order ID: 2263277

Loan No.: 060721130040

**EXHIBIT A
LEGAL DESCRIPTION**

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

BEGINNING AT THE NORTHEAST CORNER OF THE PARCEL DESCRIBED IN DEED DATED DECEMBER 26, 1986, AND RECORDED ON FEBRUARY 17, 1987, IN VOLUME 691, PAGE 290 AND 291 AS AUDITOR'S FILE NUMBER 8702170014, RECORDS OF SKAGIT COUNTY, WASHINGTON.

THENCE SOUTHERLY ALONG THE EAST LINE OF SAID PARCEL 2.5 FEET;

THENCE WESTERLY PARALLEL WITH THE NORTH LINE OF SAID PARCEL 70.66 ;

THENCE S 81-00-44 W, 19.49;

THENCE N 88-38-19 W, PARALLEL TO THE NORTH LINE OF SAID PARCEL 72.25 FEET;

THENCE N 70-57-29 W, 11.52 FEET TO A POINT THAT IS 2.5 FEET SOUTH OF THE NORTH PROPERTY LINE OF SAID PARCEL;

THENCE WESTERLY, PARALLEL WITH THE NORTH LINE OF SAID PARCEL 272.94 FEET MORE OR LESS, TO THE EAST BOUNDARY OF BLEDDGETT ROAD;

THENCE NORTHERLY ALONG THE EAST BOUNDARY OF BLEDDGETT ROAD TO THE NORTHWEST CORNER OF SAID PARCEL;

THENCE EASTERLY ALONG THE NORTH LINE OF SAID PARCEL 446 FEET MORE OR LESS, TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION. SAID PARCEL CONTAINS 1420 SQ. FT. MORE OR LESS.



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