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2550 N. Red Hill Ave.
Santa Ana, CA 92705



200604140103

Skagit County Auditor

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Real Estate Line of Credit Modification Agreement

CRS #: 2258150

Loan #: 060541458580

APN #: 3775-013-002-0040

Trustee: PRLAP, INC.

Abbreviated

Legal: LOT 1 AND THE EAST 20 FEET OF LOT 2, BLOCK 13, "BEALE'S
MAPLE GROVE ADDITION TO THE CITY OF ANACORTES", AS
PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 19,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

Reference
(AF) #: 200409170089

Grantee: BANK OF AMERICA, N.A.

Grantor(s): NATHAN D. KNUTSON

WHEN RECORDED MAIL TO:

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

Account Number: 35368200117461599
CAP Number: 060541458580
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 NATHAN D. KNUTSON, AN UNMARRIED PERSON

(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 08/23/04 in the original commitment amount of \$ 55,600.00, 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 23 day of AUGUST, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200409170089 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 \$ 123,303.00.

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013002 - 060541458580

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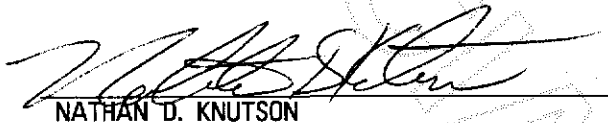
3. Your margin may increase or decrease as a result of your line increase.

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.

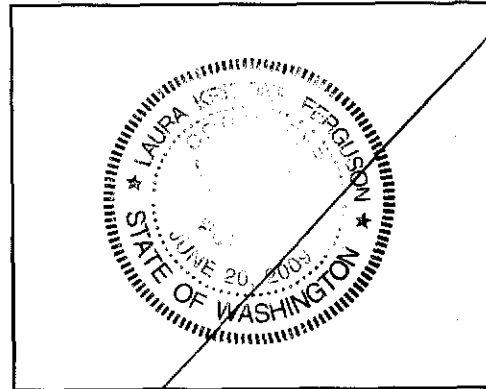
IN WITNESS THEREOF, the Grantor has executed this agreement at 1519 COMMERCIAL AVE,
on this 3rd day of MARCH, 2006. ANACOSTAS WA


NATHAN D. KNUTSON



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 NATHAN D. KNUTSON

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 Nathan Knutson
signed the same as _____ 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.

NOTARY PUBLIC in and for the State of Washington residing at

1519 Commercial Ave Anacortes WA 98021

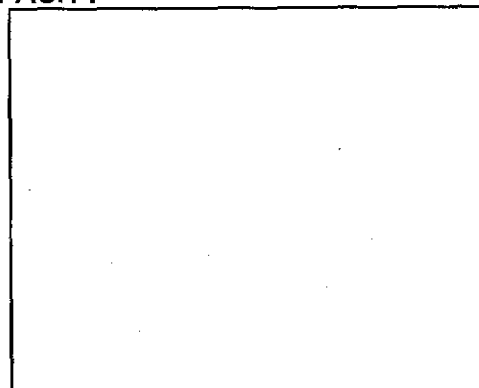
Dated: 3/3/2006 My appointment expires 6/20/2009

(NOTARY PUBLIC FOR THE STATE OF WA)



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: _____.

WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT (RCW 42.44.100)

State of Washington

County of Skagit

} ss.

I certify that I know or have satisfactory evidence that

Nathan Knutson
Name of Signer

is the person who appeared before me, and said
person acknowledged that he/she signed this
instrument and acknowledged it to be his/her free
and voluntary act for the uses and purposes
mentioned in the instrument.

Dated: 3/3/2006

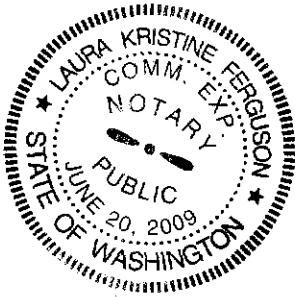
Month/Day/Year

[Signature]
Signature of Notarizing Officer

PERSONAL BANKER
Title (Such as "Notary Public")

My appointment expires

6/20/2009
Month/Day/Year of Appointment Expiration



Place Notary Seal Above

OPTIONAL

Although the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

Document Date: _____

Number of Pages: _____

Signer(s) Other Than Named Above: _____

Right Thumbprint of Signer
Top of thumb here

Order ID: 2258150

Loan No.: 060541458580

**EXHIBIT A
LEGAL DESCRIPTION**

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

LOT 1 AND THE EAST 20 FEET OF LOT 2, BLOCK 13, "BEALE'S MAPLE GROVE ADDITION TO
THE CITY OF ANACORTES", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 19,
RECORDS OF SKAGNIT COUNTY, WASHINGTON.



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