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200605010112
Skagit County Auditor

5/1/2006 Page 1 of 6 10:22AM

REAL ESTATE LINE OF CREDIT MODIFICATION AGREEMENT

CRS# 2336615

Loan # 060951111340

APN# 350319-4-008-0009

Abbreviated Legal:

THE FOLLOWING REAL PROPERTY, LOCATED IN THE COUNTY OF SKAGIT,
STATE OF WASHINGTON

THE EAST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHEAST
QUARTER, SECTION 19, TOWNSHIP 35 NORTH, RANGE 3 EAST W.M., EXCEPT
THE SOUTH 30 FEET CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES
UNDER AUDITOR'S FILE NO. 670578, RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Reference #:

200501040150

Grantee:

BANK OF AMERICA, N.A.

Grantor(s):

RICHARD E. SHELLEY AND DOROTHY L. SHELLEY, TRUSTEES OF THE
SHELLEY FAMILY TRUST, DATED MARCH 27, 2003

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800-756-3524 ext. 5011

lateral Tracking

Account Number: 35368200123076699
CAP Number: 060951111340
Date Printed: 04/12/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 13th day of APRIL, 2006 between RICHARD E. SHELLEY AND DOROTHY L. SHELLEY, TRUSTEE'S OF THE SHELLEY FAMILY TRUST DATED MARCH 27TH 2003

(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 12/22/04 in the original commitment amount of \$ 63,000.00, 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 22 day of DECEMBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200501040150 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.



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 Burlington,
on this 17th day of April, 2006.

RICHARD E. SHELLEY, AS TRUSTEES OF THE SHELLEY
TRUST DATED 3/27/2003

Richard E. Shelley

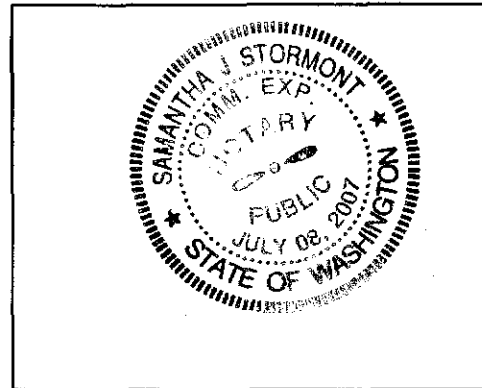
DOROTHY L. SHELLEY, AS TRUSTEES OF THE SHELLEY
TRUST DATED 3/27/2003

Dorothy L. Shelley



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 RICHARD E. SHELLEY and DOROTHY L. SHELLEY

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 17 day of April, 2006.

A handwritten signature of Samantha J. Stormont.

Samantha J. Stormont

NOTARY PUBLIC in and for the State of WA residing at

230 E Fairhaven Ave Burlington

Dated: 4/17/06 My appointment expires 7.8.2007

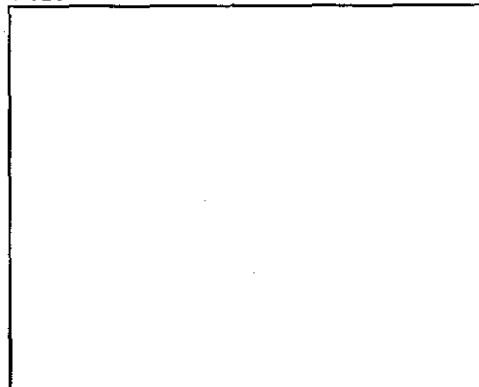
(NOTARY PUBLIC FOR THE STATE OF WA)



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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

(Title)

of _____

(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: _____



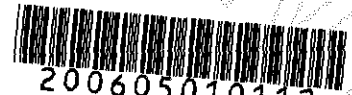
Order ID: 2336615

Loan No.: 060951111340

**EXHIBIT A
LEGAL DESCRIPTION**

THE FOLLOWING REAL PROPERTY, LOCATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

THE EAST HALF OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER, SECTION 19, TOWNSHIP 35 NORTH, RANGE 3 EAST W.M., EXCEPT THE SOUTH 30 FEET CONVEYED TO SKAGIT COUNTY FOR ROAD PURPOSES UNDER AUDITOR'S FILE NO. 670578, RECORDS OF SKAGIT COUNTY, WASHINGTON.



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5/1/2006 Page

6 of

6 10:22AM