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



200605170070

Skagit County Auditor

5/17/2006 Page

1 of

6 11:25AM

Real Estate Line of Credit Modification Agreement

CRS #: 2279633

Loan #: 060741448070

APN #: 330432-2-004-0001;33043

Trustee: PRLAP, INC.

Abbreviated

Legal: THE EAST 10 FEET OF THAT PORTION OF THE SOUTH HALF
OF THE N.E. 1/4 OF THE N.W. 1/4 OF SECTION 32, TOWNSHIP
33 NORTH, RANGE 4 EAST W.M., LYING EAST OF THE
COUNTY ROAD, EXCEPT ROADS.

Reference
(AF) #: 200502280118

Grantee: BANK OF AMERICA, N.A.

Grantor(s): OWARD LEE LEIBRAND AND MARILYN M. LEIBRAND,

WHEN RECORDED MAIL TO:

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

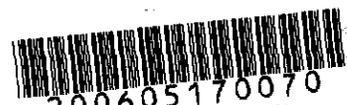
Account Number: 35368200122539199
CAP Number: 060741448070
Date Printed: 03/21/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 22nd day of MARCH, 2006 between HOWARD L LEIBRAND AND MARILYN M LEIBRAND, TRUSTEES, OF THE LEIBRAND FAMILY TRUST, DATED 1/9/1996.

(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 01/19/05 in the original commitment amount of \$ 50,000.00, 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 19 day of JANUARY, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200502280118 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 \$ 150,000.00



200605170070
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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.

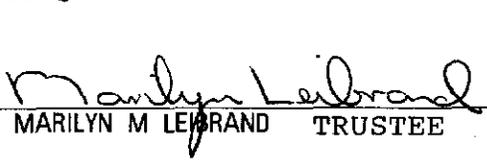
Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

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 Bank of America, on this 31st day of March, 2006.



HOWARD L. LEIBRAND TRUSTEE

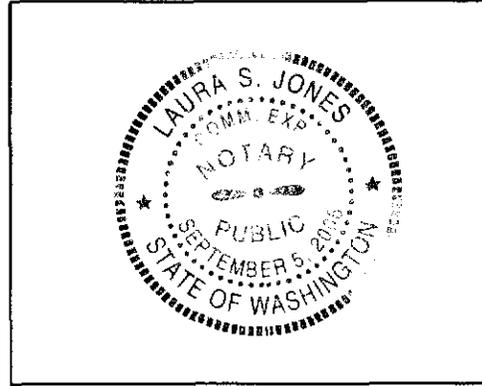


MARILYN M. LEIBRAND TRUSTEE



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 HOWARD L LEIBRAND and MARILYN M LEIBRAND

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 Howard L and Marilyn M Leibrand 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 31 day of MARCH, 2004.

Laura S. Jones Laura Jones

NOTARY PUBLIC in and for the State of WA residing at

230 E Fairhaven Burlington WA 98235

Dated: 3.31.2006 My appointment expires Sept 5, 2006

(NOTARY PUBLIC FOR THE STATE OF WA)

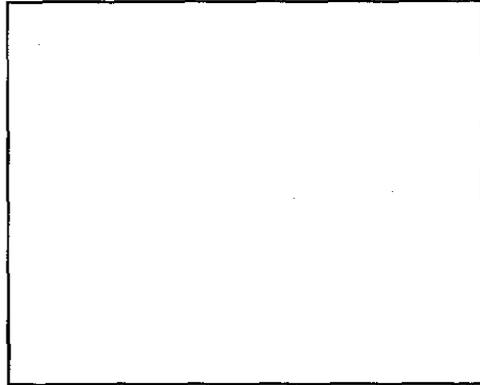
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302



200605170070
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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: _____



200605170070
Skagit County Auditor

Order ID: 2279633

Loan No.: 060741448070

**EXHIBIT A
LEGAL DESCRIPTION**

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

PARCEL ONE:

THE EAST 10 FEET OF THAT PORTION OF THE SOUTH HALF OF THE N.E. 1/4 OF THE N.W. 1/4 OF SECTION 32, TOWNSHIP 33 NORTH, RANGE 4 EAST W.M., LYING EAST OF THE COUNTY ROAD, EXCEPT ROADS.

PARCEL TWO:

THAT PORTION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 32, TOWNSHIP 33 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, LYING EAST OF THE COUNTY ROAD, EXCEPT ROADS, AND EXCEPT THE EAST 10 FEET THEREOF.

PARCEL THREE:

THE SOUTH 132 FEET OF THE WEST 660 FEET OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 33 NORTH, RANGE 4 EAST OF THE W.M.



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