

Recording Requested by: LSI
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Santa Ana, CA 92705



200605300114

Skagit County Auditor

5/30/2006 Page

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REAL ESTATE LINE OF CREDIT MODIFICATION AGREEMENT

CRS# 2417595

Loan # 061021421170

APN# 4465-000-002-0008

Abbreviated Legal:

LOT 2, "EASTGATE ADDITION PLAT NO. 3, AS PER PLAT RECORDED IN VOLUME 13 PLATS, PAGES 94, 95 AND 96, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Reference #:

20058260114

Grantee:

BANK OF AMERICA, N.A.

Grantor(s):

SUBEDAR SINGH DEOL

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Santa Ana, CA. 92705
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_____ lateral Tracking

Account Number: 35368200132902799
CAP Number: 061021421170
Date Printed: 05/08/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 9th day of MAY, 2006 between SUBEDAR S. DEOL AND MANJINDER K. DEOL 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 07/21/05 in the original commitment amount of \$ 107,000.00, 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 21 day of JULY, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200508260114 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 \$ 173,187.00

APN# 4465-000-002-0008




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 Moun¹ Vernon, on this 11th day of May, 2006.

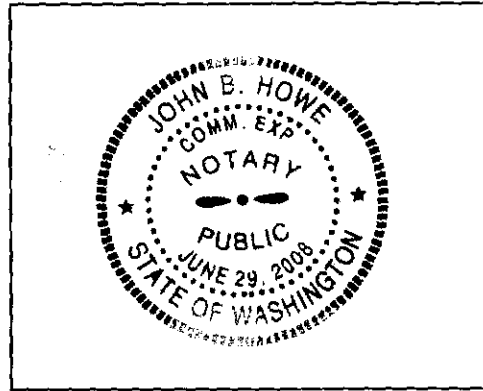

SUBEDAR S. DEOL


MANJINDER K. DEOL



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 SUBEDAR S. DEOL and MANJINDER K. DEOL

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


Given under my hand and official seal this 11th day of May, 2006.

NOTARY PUBLIC in and for the State of Washington residing at

Skagit County

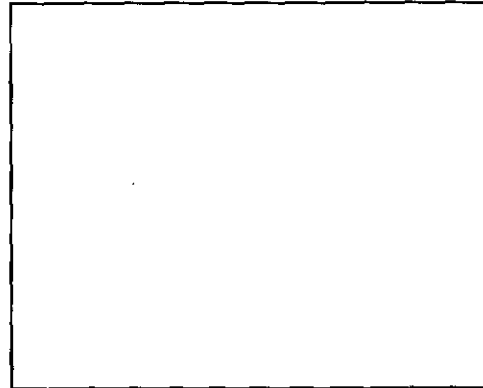
Dated: 5/11/2006 My appointment expires 6/29/08

(NOTARY PUBLIC FOR THE STATE OF Washington)


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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: _____

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

CLS3200-4



200605300114
Skagit County Auditor

APN Number: 4465-000-002-0008

Order No.: 2417595

EXHIBIT "A"

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

LOT 2, "EASTGATE ADDITION PLAT NO. 3, AS PER PLAT RECORDED IN
VOLUME 13 PLATS, PAGES 94, 95 AND 96, RECORDS OF SKAGIT COUNTY,
WASHINGTON.

WITH THE APPURTENANCES THERETO.



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