

Recording Requested by: LSI
When Recorded Mail to:
Attn: Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705



200605310133
Skagit County Auditor

5/31/2006 Page 1 of 6 12:56PM

Real Estate Line of Credit Modification Agreement

CRS# 2418813

APN# 4035-000-004-0007
LOAN# 061221133280

ABBREVIATED LEGAL:

LOT 4, VEDERE TERRACE, SKAGIT COUNTY, WASHINGTON, AS PER PLAT
RECORDED IN VOLUME 7 OF PLATS, PAGE 84, RECORDS OF SKAGIT
COUNTY, WASHINGTON.

REFERENCE # (AUDITOR FILE #): 200501190085

GRANTEE:
BANK OF AMERICA, N.A.

GRANTOR(S):
REO E. COWELL AND DOROTHY E. COWELL

WHEN RECORDED MAIL TO:

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

Account Number: 35368200123423199
CAP Number: 061221133280
Date Printed: 05/11/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 12th day of MAY, 2006 between DOROTHY E. COWELL AND RED E. COWELL, WIFE AND HUSBAND

(hereinafter referred to as "Grantor") and BANK OF AMERICA, N.A., a national banking association ("Bank") for valuable consideration do hereby agree as follows:

- 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. 200501190085 in Volume _____ of records at page _____.
- 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

apn # 4035-000-004-0007

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013013 - 061221133280

Page 1 of 4



200605310133
Skagit County Auditor

5/31/2006 Page 2 of 6 12:56PM

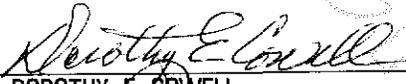
3. Your margin may increase or decrease as a result of your line increase.

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 La Conner,
on this 12th day of May, 2006.

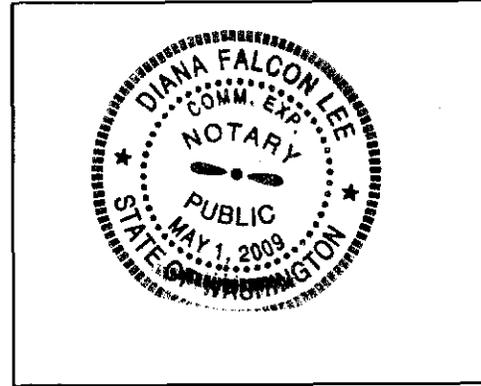

DOROTHY E. COWELL


RED E. COWELL



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 DOROTHY E COWELL and REO E COWELL

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 12th day of May, 2006.

Diana Falcon Lee Diana Falcon Lee

NOTARY PUBLIC in and for the State of Washington residing at
Mount Vernon, WA.

Dated: 5/12/06 My appointment expires 5/1/09

(NOTARY PUBLIC FOR THE STATE OF Washington)

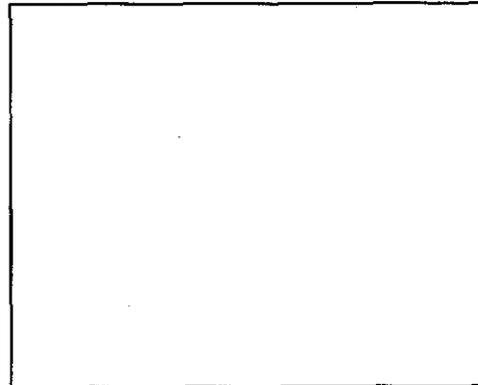


200605310133
Skagit County Auditor

5/31/2006 Page 4 of 6 12:56PM

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


200605310133
Skagit County Auditor

Order ID: 2418813

Loan No.: 061221133280

**EXHIBIT A
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN SKAGIT COUNTY,
WASHINGTON AND LEGALLY DESCRIBED AS:

LOT 4, VEDERE TERRACE, SKAGIT COUNTY, WASHINGTON, AS PER PLAT RECORDED IN
VOLUME 7 OF PLATS, PAGE 84, RECORDS OF SKAGIT COUNTY, WASHINGTON.



200605310133
Skagit County Auditor

5/31/2006 Page 6 of 6 12:56PM