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200606020094

Skagit County Auditor

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Real Estate Line of Credit Modification Agreement

CRS #: 2203211

Loan #: 053491220390

APN #: 3862-000-028-0116

Trustee: PRLAP, INC.

Abbreviated

Legal: THE SOUTHERLY HALF OF LOT 28, AND THE NORTHERLY 20
FEET OF LOT 29 BIG LAKE WATER FRONT TRACTS,
ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME
4 OF PLATS, PAGE 12, RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Reference
(AF) #: 200504270044

Grantee: BANK OF AMERICA, N.A.

Grantor(s): MICHAEL B. KOENIG AND SUSAN THOMPSON

WHEN RECORDED MAIL TO:

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

Account Number: 35368200127208499
CAP Number: 053491220390
Date Printed: 03/01/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 2nd day of MARCH, 2006 between MICHAEL B. KOENIG AND SUSAN M. THOMPSON, 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 04/27/05 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 27 day of APRIL, 2005, and recorded in the real estate records of Skagit, County WA, under Auditor's File No. 260504270044 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 \$ 110,000.00.



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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 Skagit,
on this 6 day of March, 04.

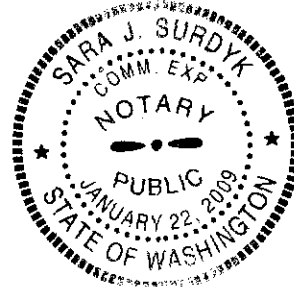

MICHAEL B. KOENIG


SUSAN M. THOMPSON



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 MICHAEL B. KOENIG and SUSAN M. THOMPSON

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

Given under my hand and official seal this 6 day of March, 2006.

X Sara J. Surdyk
SARA J. SURDYK
NOTARY PUBLIC in and for the State of Washington residing at
Mount Vernon

Dated: _____ . My appointment expires 1/22/9

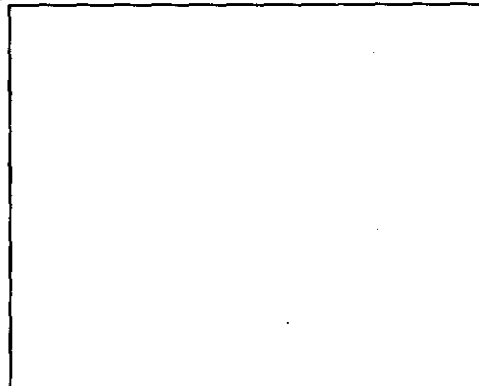
(NOTARY PUBLIC FOR THE STATE OF Washington)



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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



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Skagit County Auditor

Order ID: 2203211

Loan No.: 053491220390

**EXHIBIT A
LEGAL DESCRIPTION**

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

PARCEL A:

THE SOUTHERLY HALF OF LOT 28, AND THE NORTHERLY 20 FEET OF LOT 29 BIG LAKE WATER FRONT TRACTS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 12, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PARCEL B:

THAT PORTION OF TRACT 29, BIG LAKE WATER FRONT TRACTS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 12, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WESTERLY LINE OF SAID TRACT 29 A DISTANCE OF 25 FEET SOUTHERLY OF THE NORTHERLY LINE THEREOF SAID POINT ALSO BEING ON THE EASTERLY LINE OF AN EXISTING DRIVEWAY; THENCE EASTERLY PARALLEL WITH AND 25 FEET SOUTHERLY OF THE NORTHERLY LINE OF SAID TRACT A DISTANCE OF 70 FEET; THENCE SOUTHERLY AT RIGHT ANGLES TO THE NORTH LINE OF SAID TRACT, 30 FEET; THENCE WESTERLY PARALLEL WITH THE NORTHERLY LINE OF SAID TRACT A DISTANCE OF 62 FEET, MORE OR LESS, TO THE EASTERLY LINE OF SAID DRIVEWAY; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF SAID DRIVEWAY TO THE POINT OF BEGINNING.

PARCEL C:

THE NORTH 5 FEET OF THE SOUTH 80 FEET OF TRACT 29, BIG LAKE WATER FRONT TRACTS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 4 OF PLATS, PAGE 12, RECORDS OF SKAGIT COUNTY, WASHINGTON;

EXCEPT THAT PORTION THEREOF, IF ANY LYING WITHIN PARCELS A AND B ABOVE.

ALL SITUATED IN SKAGIT COUNTY, WASHINGTON.



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