

RETURN ADDRESS

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200606220075

Skagit County Auditor

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Document Title(s)

REAL ESTATE LINE OF CREDIT
MODIFICATION AGREEMENT

Reference Numbers(s) of related documents

A.F. 200506160100

Additional Reference #-s on page

Grantor(s) (Last, First and Middle Initial)

JOY A. GARDNER

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)

BANK OF AMERICA, N.A.
PRLAP, INC TRUSTEE

Additional grantees on page

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LOTS 11 AND 12, BLOCK N, "MAP OF LACONNER, TERRY, 1872", V 2, BK 49

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

4123-014-012-0001

Additional parcel #-s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

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Ilateral Tracking

24886025

Account Number: 35368200128958499
CAP Number: 061231325230
Date Printed: 05/30/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 31st day of MAY, 2006 between JOY A. GARDNER, AN UNMARRIED PERSON

(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 04/25/05 in the original commitment amount of \$ 216,000.00, 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 25 day of APRIL, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200506160100 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 \$ 250,000.00

APR 4123-014-012-0001

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013002 - 061231325230

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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.

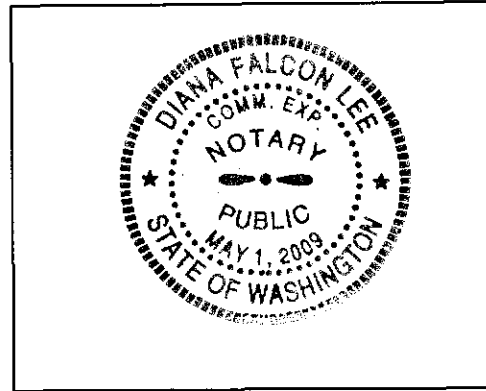
IN WITNESS THEREOF, the Grantor has executed this agreement at _____
on this 2nd day of June, 2006.


JOY A GARDNER



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 JOY A GARDNER

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 she
signed the same as her free and voluntary act and deed, for the uses and
purposes therein mentioned.

Given under my hand and official seal this 2nd day of June, 2006.

Diana Falcon Lee

NOTARY PUBLIC in and for the State of Washington residing at

Mount Vernon, WA.

Dated: 6/2/06 My appointment expires 5/1/09

NOTARY PUBLIC FOR THE STATE OF Washington

Prepared by:

Jennifer M. Nicks

Bank of America, N.A.

9000 Southside Blvd. Bldg 700

Jacksonville, FL 32256

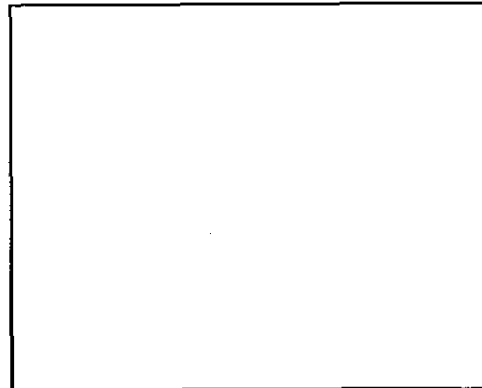
(800) 444-4302



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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: _____.



APN Number: 4123-014-012-0001

Order No.: 2488625

EXHIBIT "A"

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

LOTS 11 AND 12, BLOCK "N", "MAP OF LACONNER, WHATCOM COUNTY,
WASHN. TERRY, 1872", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS,
PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON.
WITH THE APPURTENANCES THERETO.



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