

Return Address:
Recording requested by: LSI
When recorded return to :
Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705



200607260057
Skagit County Auditor

7/26/2006 Page 1 of 6 11:38AM

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document **must** be filled in)

1. Real Estate Line of Credit Modification Agreement
3. _____ 4. _____

Reference Number(s) of Documents assigned or released:

200606290108
Additional reference #'s on page _____ of document

Grantor(s) (Last name, first name, initials)

1. ZORN JR, ROBERT F.
2. ZORN, JULIE A.

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

1. BANK OF AMERICA, N.A.
2. PRLAP, INC - TRUSTEE

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

Lot 23, WILIDA ESTATES, Vol. 12, P.G. 11 & 12,

Additional legal is on page _____ of document.

Assessor's Property Tax Parcel/Account Number
assigned 4373 -000 -023 -0004

Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on the 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

WHEN RECORDED MAIL TO:

Bank of America Consumer Collateral Tracking

FL9-700 04-01

9000 Southside Blvd, Bldg 700

Jacksonville, FL 32256

Account Number: 35368200500282199

CAP Number: 061801602130

Date Printed: 07/05/06

Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 6th day of JULY, 2006 between ROBERT F. ZORN JR. AND JULIE A. ZORN, 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 05/22/06 in the original commitment amount of \$ 60,000.00, 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 22 day of MAY, 2006, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200606290108 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 \$ 100,000.00

CLS3200-1 /0008/NW 06-05

93-05-3200NSB

Reference No: 013002 - 061801602130

Page 1 of 4



200607260057
Skagit County Auditor

7/26/2006 Page

2 of

6 11:38AM

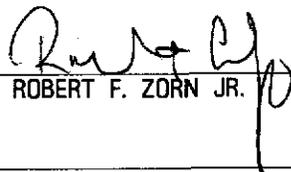
3. Your margin may increase or decrease as a result of your line increase.

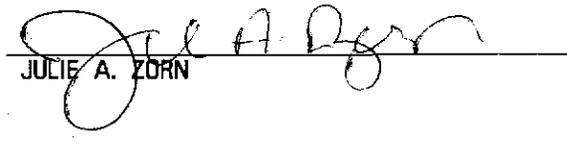
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

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 Sedro Woolley,
on this 11 day of July, 2006.


ROBERT F. ZORN JR.


JULIE A. ZORN

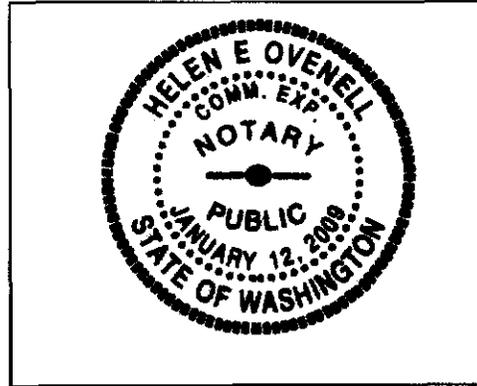


200607260057
Skagit County Auditor

7/26/2006 Page 3 of 6 11:38AM

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 ROBERT F. ZORN JR. and JULIE A. ZORN

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 11 day of July, 2006.

Helen E. O'Connell

NOTARY PUBLIC in and for the State of Washington residing at

Sedro-woolley

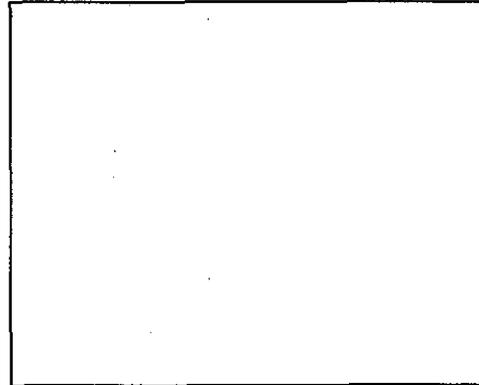
Dated: 7/11/06 My appointment expires 1/12/09

NOTARY PUBLIC FOR THE STATE OF Washington



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



200607260057
Skagit County Auditor

Order ID: 2613077

Loan No.: 061801602130

**EXHIBIT A
LEGAL DESCRIPTION**

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

LOT 23, WILIDA ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 12 OF PLATS, PAGES 11 AND 12, RECORDS OF SKAGIT COUNTY, WASHINGTON.

WITH THE APPURTENANCES THERETO.

APN: 4373-000-023-0004



200607260057
Skagit County Auditor