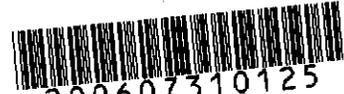


RETURN ADDRESS

Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705



200607310125
Skagit County Auditor

7/31/2006 Page 1 of 6 11:01AM

Document Title(s) 2613369

REAL ESTATE LINE OF CREDIT

MODIFICATION AGREEMENT

Reference Numbers(s) of related documents

200410140081

Additional Reference #-s on page

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

SALDIVAR, RICK D.

SALDIVAR, KAREN R.

Additional grantors on page

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

BANK OF AMERICA

PRLAP / TRUSTEE

Additional grantees on page

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

quarter/quarter)

LOT 18. "THRESHER'S FIRST ADDITION", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 52,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

4031-000-018-0005

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

WHEN RECORDED MAIL TO:

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

Account Number: 35368200118519899
CAP Number: 061701248080
Date Printed: 07/07/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 10th day of JULY, 2006 between RICK D. SALDIVAR AND KAREN R. SALDIVAR, 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:

- 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 09/14/04 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 14 day of SEPTEMBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200410140081 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 \$ 90,000.00



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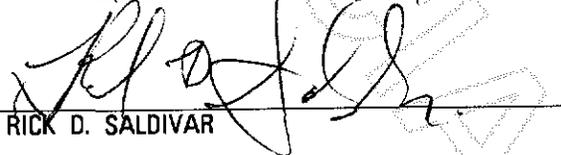
3. Your margin may increase or decrease as a result of your line increase.

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.

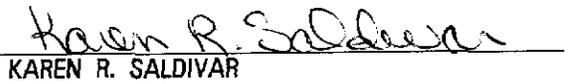
Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

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 _____
on this 13th day of July, 2006.



RICK D. SALDIVAR

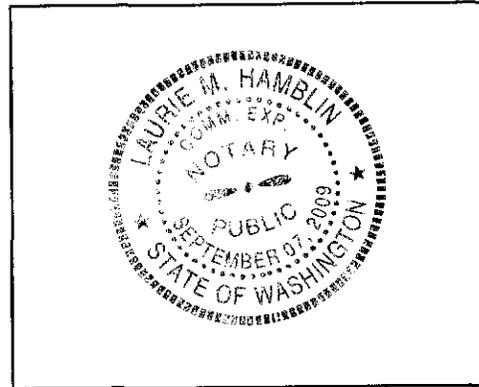


KAREN R. SALDIVAR



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 RICK D. SALDIVAR and KAREN R. SALDIVAR

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 13th day of July, 2006.

NOTARY PUBLIC in and for the State of Washington residing at

222 Ferry St Sedro Woolley, WA 98284

Dated: 7-13-06 My appointment expires 9-7-09

(NOTARY PUBLIC FOR THE STATE OF WA)

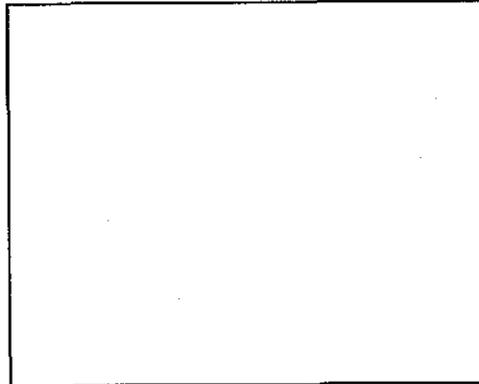
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302



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Skagit County Auditor

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: _____



Order ID: 2613369

Loan No.: 061701248080

**EXHIBIT A
LEGAL DESCRIPTION**

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

LOT 18, "THRESHER'S FIRST ADDITION", AS PER PLAT RECORDED IN VOLUME 7 OF PLATS, PAGE 52, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

WITH THE APPURTENANCES THERETO.

APN: 4031-000-018-0005



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Skagit County Auditor

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