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200608230061

Skagit County Auditor

8/23/2006 Page 1 of 6 11:02AM

**Document Title(s)**

2708590

REAL ESTATE LINE OF CREDIT

MODIFICATION AGREEMENT

**Reference Numbers(s) of related documents**

200409030042

Additional Reference #s on page

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

GILBERT, JAY D.

GILBERT, JILL L.

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)

The West 60 feet of Lot 23, "Skagit Addition to Mount Vernon", as per plat recorded in Volume 5 of Plats,  
Page 48,

Additional legal is on page

**Assessor's Property Tax Parcel/Account Number**

3756-000-023-0003

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: 35368200116525999  
CAP Number: 062080922550  
Date Printed: 08/02/06  
Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 2nd day of AUGUST, 2006 between JAY D GILBERT AND JILL L GILBERT, 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 08/09/04 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 03 day of SEPTEMBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200409030042 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 \$ 60,000.00.

CLS3200-1 /0008/NW 06-05  
93-05-3200NSB  
Reference No: 013002 - 062080922550

Page 1 of 4



200608230061  
Skagit County Auditor

8/23/2006 Page

2 of

6 11:02AM

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 Mount Vernon, on this 10<sup>th</sup> day of August, 2006.

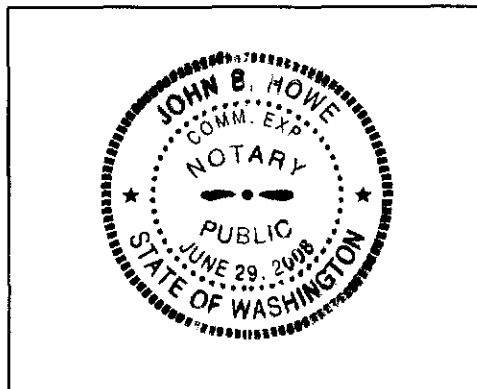
JAY D. GILBERT  
JAY D. GILBERT

JILL L. GILBERT  
JILL L. GILBERT



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 JAY D GILBERT and JILL L GILBERT

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 10<sup>th</sup> day of August, 2006.

John B. Howe

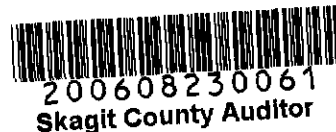
NOTARY PUBLIC in and for the State of Washington residing at

Skagit County

Dated: 8/10/06 My appointment expires 6/29/2008

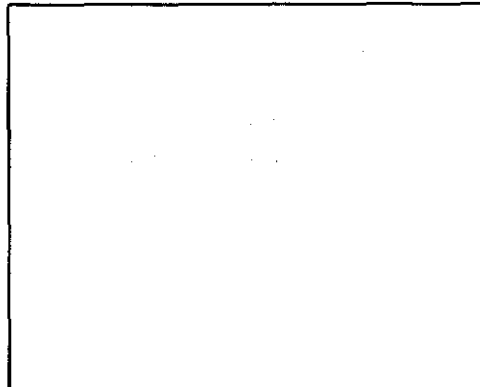
(NOTARY PUBLIC FOR THE STATE OF Washington)

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



**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: \_\_\_\_\_



200608230061  
Skagit County Auditor

Order ID: 2708590

Loan No.: 062080922550

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described real estate, situated in the County of Skagit State of Washington:

The West 60 feet of Lot 23, "Skagit Addition to Mount Vernon", as per plat recorded in Volume 5 of Plats, Page 48, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

WITH THE APPURTENANCES THERETO.

APN: 3756-000-023-0003



200608230061

Skagit County Auditor