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200609130073
Skagit County Auditor

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Document Title(s)

2741196
REAL ESTATE LINE OF CREDIT

MODIFICATION AGREEMENT

Reference Numbers(s) of related documents

200511100138

Additional Reference #s on page

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

RUDERMAN, BENJAMIN S.

RUDERMAN, AMY 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)

Lot 23, Plat of "Jasmine Place", as recorded February 28, 2002, under Skagit County Auditor's File No. 200202280026.

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

4791-000-023-0000

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

Recording requested by: LSI
When recorded return to :
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Santa Ana, CA. 92705

Ilateral Tracking

Account Number: 35368200136195099
CAP Number: 062261241090
Date Printed: 08/17/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 18th day of
AUGUST, 2006 between BENJAMIN S RUDERMAN AND AMY L RUDERMAN,
HUSBAND AND WIFE, who ACQUIRED TITLE AS BENJAMIN S. RUDERMAN
AND AMY L. GEDMANY
(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 10/04/05 in the original commitment amount of \$ 27,000.00, 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 04 day of OCTOBER, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200511100138 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 \$ 71,190.00.



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

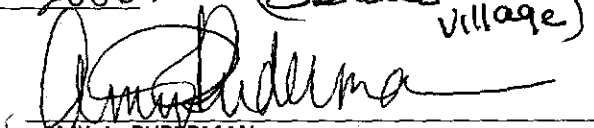
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

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 210 36th Street
on this 10th day of August, 2006. (Schone village)

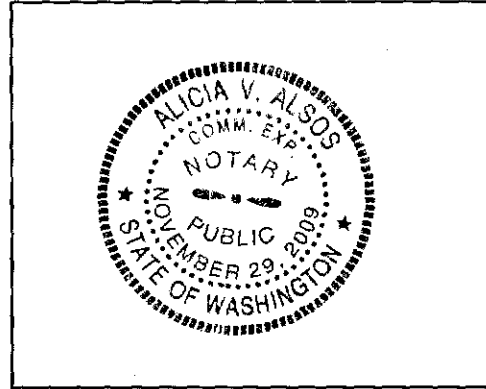

BENJAMIN S RUDERMAN


AMY L RUDERMAN



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 BENJAMIN S RUDERMAN and AMY L RUDERMAN

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

Given under my hand and official seal this 18th day of August, 2006.

[Signature] Alicia V. Alsos

NOTARY PUBLIC in and for the State of WASHINGTON residing at

210 36TH STREET BELLINGHAM, WA 98225

Dated: 08/18/2006 My appointment expires 11.29.2009

(NOTARY PUBLIC FOR THE STATE OF WA)

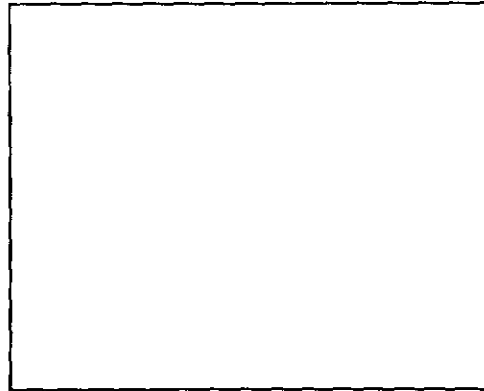
Prepared by:
Jennifer M. Nicks
Bank of America, N.A.
9000 Southside Blvd. Bldg 700
Jacksonville, FL 32256
(800) 444-4302



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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: 2741196

Loan No.: 062261241090

**EXHIBIT A
LEGAL DESCRIPTION**

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

Lot 23, Plat of "Jasmine Place", as recorded February 28, 2002, under Skagit County Auditor's File No. 200202280026.

WITH THE APPURTENANCES THERETO.

APN: 4791-000-023-0000



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