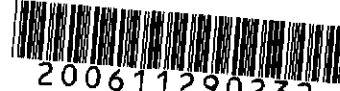


RETURN ADDRESS

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



200611290232
Skagit County Auditor

11/29/2006 Page 1 of 5 1:57PM

Document Title(s)

2936840
MODIFICATION OF SECURITY
INSTRUMENT

Reference Numbers(s) of related documents

200005250043

Additional Reference #=s on page

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

CHIABAI, SUSAN M.

CHIABAI, RONALD 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 34, "Plat of Bay Hill Village Division I" as per plat recorded in volume 14 of Plats, Pages 166 and 167, records of Skagit County, Washington.

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

4551-000-034-0003

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

Recording Requested By:
Bank of America, NA

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

700-04-21

Loan Number: 68209008580099

2936840
995062911926000 [Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 27th day of OCTOBER 2006, between SUSAN M CHIABAI, RONALD L CHIABAI

("Borrower") and

Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated MAY 2, 2000 and recorded in Book or Liber at page(s) _____, instrument or document number 200005250043 of the Land _____ Records of SKAGIT, WASHINGTON [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 12152 BAYHILL DR, BURLINGTON, WASHINGTON 98233

the real property described being set forth as follows:

~~SCHEDULE A ATTACHED HERETO AND MADE A PART OF.~~

Exhibit



MODIFICATION. Lender and Borrower hereby agree to modify the Security Instrument as follows:

The Terms of the Agreement and the Security Instrument are modified to increase the Credit Limit set forth in the Agreement and Instrument to a Credit Limit of \$ 60,000.00

The Maturity Date of the Security Instrument is changed and extended to OCTOBER 27, 2031

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

Susan M. Chiabai (Seal)
SUSAN M CHIABAI -Borrower

Ronald L. Chiabai (Seal)
RONALD L CHIABAI -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower



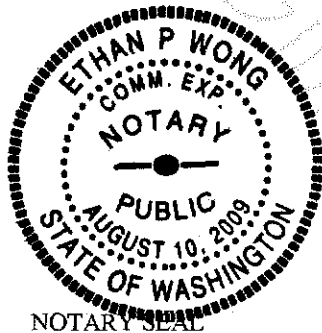
(Space Below This Line For Acknowledgment)

State of Washington)
County of Whatcom) ss.

On October 27, 2006 before me, Ethan Wong Notary Public
personally appeared SUSAN M CHIABAI, RONALD L CHIABAI

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



[Signature]
NOTARY SIGNATURE
Ethan Wong
(Typed Name of Notary)

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



200611290232
Skagit County Auditor

Order ID: 2936840

Loan No.: 995062911926000

**EXHIBIT A
LEGAL DESCRIPTION**

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

Lot 34, "Plat of Bay Hill Village Division I" as per plat recorded in volume 14 of Plats, Pages 166 and 167, records of Skagit County, Washington.

WITH THE APPURTENANCES THERETO.

APN: 4551-000-034-0003



200611290232

Skagit County Auditor