



200712030167
Skagit County Auditor

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WHEN RECORDED MAIL TO:

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

Account Number: 35368200501905599
CAP Number: 072921029460
Date Printed: 11/13/07
Reconveyance Fee: \$ 0.00

13401595

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 14th day of
NOVEMBER, 2007 between MARC J. MARTIN, AN UNMARRIED PERSON AND
DARCY J. BABBIT, AN UNMARRIED PERSON

(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 01/03/07 in the original commitment amount of \$ 100,000.00, 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 FEBRUARY, 2007, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200702220062 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 \$ 250,000.00.

*Abbreviated Legal: Lot. 1, Entner's
Tracts Subd No. 4, Vol. 8,
Pg 73-74.*

Parcel: P65190 & P20403

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 Washington,
on this 20th day of November, 2007.

Marcy J. Babbitt
MARCY J. BABBITT

Marc J. Martin
MARC J. MARTIN



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 DARCY J. BABBIT and MARC J. MARTIN

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 20th day of November, 2007.

Amy L. Ruderman
NOTARY PUBLIC in and for the State of Washington residing at

2302 Fairhaven Ave Bellingham WA 98223

Dated: 11/20/07. My appointment expires 11/29/09

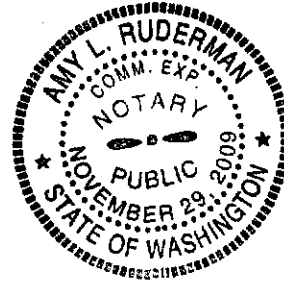
(NOTARY PUBLIC FOR THE STATE OF WA)



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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 DARCY J. BARBITT
and MARC J. MARTIN

~~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 20th day of November, 2007.

Amy L. Ruderman
NOTARY PUBLIC in and for the State of WA Amy L. Ruderman residing at

230 E. Fairhaven Ave. Bellingham WA

My appointment expires: 11/29/09



EXHIBIT "A"

PARCEL "A": LOT 1, "ENTNER'S TRACTS SUBDIVISION NUMBER 1", AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 73 AND 74, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. PARCEL "B": A PORTION OF GOVERNMENT LOT 2, SECTION 17, TOWNSHIP 34 NORTH, RANGE 2 EAST, WILLAMETTE MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF LOT 1, "ENTNER'S TRACTS SUBDIVISION NUMBER 1", AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 73 AND 73, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 66 DEGREES 37 MINUTES 48 SECONDS WEST A DISTANCE OF 248.61 FEET; THENCE NORTH 70 DEGREES 04 MINUTES 00 SECONDS WEST A DISTANCE OF 64.47 FEET TO THE WESTERLY LINE OF SAID GOVERNMENT LOT 2; THENCE SOUTH 1 DEGREES 06 MINUTES WEST ALONG SAID WESTERLY GOVERNMENT LOT LINE A DISTANCE OF 115.62 FEET TO THE NORTHERLY LINE OF THE COUNTY ROAD; THENCE SOUTH 68 DEGREES 09 MINUTES 30 SECONDS EAST ALONG SAID NORTHERLY ROAD LINE A DISTANCE OF 186.71 FEET; THENCE SOUTH 2 DEGREES 20 MINUTES 30 SECONDS WEST ALONG SAID COUNTY ROAD LINE A DISTANCE OF 40.77 FEET; THENCE SOUTH 87 DEGREES 39 MINUTES 30 SECONDS EAST ALONG THE SOUTH LINE OF SAID LOT 1 EXTENDED WESTERLY, A DISTANCE OF 115.00 FEET TO THE SOUTHWEST CORNER OF SAID LOT 1; THENCE NORTH 2 DEGREES 20 MINUTES 30 SECONDS EAST A DISTANCE OF 110.00 FEET TO THE POINT OF BEGINNING. SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON. ABBRV LEGAL LOT 1 ENTNER'S TRACTS SUBD NO. 1 VOL 8 PGS 73-74 PERMANENT PARCEL NUMBER: P65190 / P20403 FIRST AMERICAN ORDER NO: 13401595



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