

*CRB*

Today Rate. As part of special promotions, the Bank may, as its sole option, allow Fixed Rate Loan Portions at special discounted rates below those set out by the Margin and Index ("the Today Rate"). A Fixed Rate Loan Portion, with Automatic Payment Service as of the date of this Extension or Modification Agreement will have a daily Periodic Rate of 8.500 % and a corresponding ANNUAL PERCENTAGE RATE of 8.750 %.

From time to time, the Bank may offer a special promotional rate for Fixed Rate Loan Portions ("Today Rate") as described below.

Without Automatic Payment Service, as of 3/30/2000, the Daily Periodic Rate (based on the TCM Index as specified in the Rider and the Margin as shown above) for a Fixed Rate Loan Portion is 0.02822 %. This is an ANNUAL PERCENTAGE RATE of 10.330 %.

With Automatic Payment Service, as of 3/30/2000, the Daily Periodic Rate (based on the TCM Index as specified in the Rider and the Margin as shown above) for a Fixed Rate Loan Portion is 0.02754 %. This is an ANNUAL PERCENTAGE RATE of 10.080 %.

Variable Rate Feature. The Fixed Rate Loan Option contains a variable rate feature if Automatic Payment Service is selected from a Bank account. If this is terminated, the annual interest rate will increase by 0.25 %. This increase may take the form of higher payments for the remaining term of the loan.

The interest rate margin for Fixed Rate Loan Options will be 3.50 % with Automatic Payment Service or 3.75 % without Automatic Payment Service.

Unless your Fixed Rate Loan Option contains the Variable Rate Feature specified below, the Rider is hereby modified to include the following.

The terms and conditions of said Agreement, Security Instrument and Rider, and the obligation evidenced and secured thereby are hereby modified as follows (if a box is not checked, it does not apply):

- 2.  A. The maximum line amount is increased to \$ 120,000.00.
- B. The maturity date for the line is extended to 3/30/2010.
- 3.  A. The maximum line amount is increased to \$ 120,000.00.
- B. The maturity date for the line is extended to 3/30/2010.

1. Grantor is indebted to Bank in accordance with the terms and conditions of a certain Agreement and Disclosure Statement OPTION 15 Home Equity Line of Credit ("Rider") dated November 2, 1996 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 Note and Rider, made, executed and delivered by Grantor to Bank. This obligation is secured by a deed of trust or mortgage ("Security Instrument") dated the 2nd day of November 1996, and recorded in the real estate records of Skagit County, WA under Auditor's File No. 9611210054 in Volume N/A of records at page N/A.

(hereinafter referred to as "Grantor") and Bank of America, N. A. a national banking association ("Bank") for valuable consideration do hereby agree as follows:

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 4 day of April, 2000 between Robin R. Barnett, An Unmarried Person

### Real Estate Line of Credit Modification Agreement

Account Number:	6632459	OPTION 15
ACAPS Number:	000781019000	
Date Printed:	3/30/2000	
Reconveyance Fee	\$0.00	

WHEN RECORDED MAIL TO:

Bank of America  
POST CLOSING REVIEW, WA1-102-06-60  
P.O. BOX 34170  
SEATTLE, WA 98124-1170

LAND TITLE COMPANY OF SKAGIT COUNTY *792916*



Subsequent Fixed Rate Loan Portions will be at the Index and Margin set out above.

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, Note and Rider 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 NW, doing business as Seafirst Bank; Bank of America Oregon; Bank of America Idaho; or Seattle-First National Bank.

IN WITNESS WHEREOF, the Grantor has executed this agreement at ANACORTS, on this 4 day of April, 2000.

GRANTOR

*Robin R. Barnett*  
Robin R. Barnett

*wal*  
*Barner 25350E*  
*11-05-03*

N/A

N/A

N/A

ACKNOWLEDGMENT BY INDIVIDUAL

FOR RECORDING PURPOSES, DO NOT WRITE, SIGN OR STAMP WITHIN THE ONE INCH TOP, BOTTOM AND SIDE MARGINS OR AFFIX ANY ATTACHMENTS.

STATE OF WA

County of Snohomish

On this day personally appeared before me

Robin R. Barnett

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 she signed the same as

free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4 day of April, 2000.

NOTARY PUBLIC in and for the State of WA residing at

My appointment expires: 6/21/00

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.

STATE OF \_\_\_\_\_

County of \_\_\_\_\_

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 the (he/she/they) was/were authorized to execute the instrument and acknowledged it as the

of \_\_\_\_\_ (Title)

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: \_\_\_\_\_

