



200509010120

Skagit County Auditor

9/1/2005 Page 1 of 5 2:17PM

**WHEN RECORDED MAIL TO:**



Record and Return To:  
Integrated Loan Services  
27 Inwood Road  
Rocky Hill, CT 06067

Tracking

Estrate, Calvin

Jacksonville, FL 32256

Account Number: 35368200124073899  
CAP Number: 051941150060  
Date Printed: 07/27/05  
Reconveyance Fee: \$ 0.00

RCCA

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 28th day of JULY, 2005 between CALVIN ESTRATE AND COLLEEN ESTRATE, 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:

- 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 03/02/05 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 02 day of MARCH, 2005, and recorded in the real estate records of Skagit, County WA, under Auditor's File No. 200503020088 in Volume \_\_\_\_\_ of records at page \_\_\_\_\_.
- 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 \$ 125,000.00.

365

LOT 13, "ASSESSOR'S PLAT OF HERMWAY HEIGHTS," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON;

PIN: P65662

CLS3200-1 /0008/NW 06-05

93-05-3200NSB

Reference No: 013002 - 051941150060


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 29<sup>th</sup> day of July, 2005.

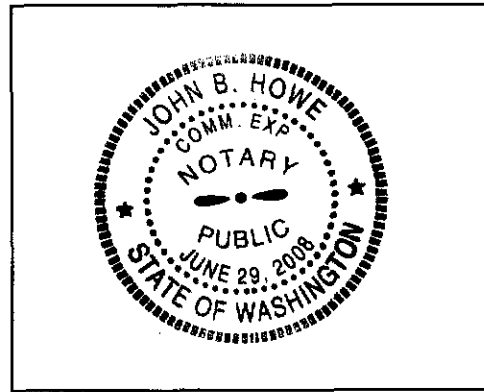
  
\_\_\_\_\_  
CALVIN ESTRATE

  
\_\_\_\_\_  
COLLEEN ESTRATE



**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 CALVIN ESTRATE and COLLEEN ESTRATE

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 \_\_\_\_\_  
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 23<sup>rd</sup> day of July, 2005.

NOTARY PUBLIC in and for the State of Washington residing at

Skagit County

Dated: 7/29/05 My appointment expires 6/29/08

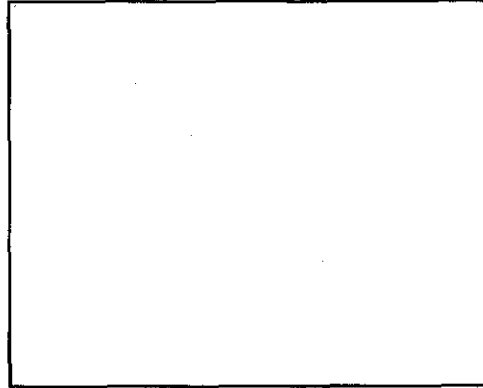
(NOTARY PUBLIC FOR THE STATE OF Washington)



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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: \_\_\_\_\_



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Skagit County Auditor

F222FDQS

**SCHEDULE A**

THE FOLLOWING REAL PROPERTY, SITUATED IN THE COUNTY OF SKAGIT, IN THE STATE OF WASHINGTON, DESCRIBED AS:

LOT 13, "ASSESSOR'S PLAT OF HERMWAY HEIGHTS," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 47, RECORDS OF SKAGIT COUNTY, WASHINGTON;

EXCEPT THAT PORTION DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 13;  
THENCE NORTH 6° 22' 25" WEST, ALONG THE EAST LINE OF SAID LOT 13, A DISTANCE OF 40.06 FEET;  
THENCE WEST A DISTANCE OF 80 FEET, MORE OR LESS, TO AN INTERSECTION WITH THE NORTHERLY EXTENSION OF THE WESTERLY LINE OF LOT 26 OF SAID "ASSESSOR'S PLAT OF HERMWAY HEIGHTS;"  
THENCE SOUTHERLY ALONG SAID NORTHERLY EXTENSION OF THE WESTERLY LINE OF SAID LOT 26, A DISTANCE OF 40 FEET, MORE OR LESS, TO THE SOUTHERLY LINE OF SAID LOT 13;  
THENCE EAST, ALONG SAID SOUTHERLY LINE, TO THE POINT OF BEGINNING;

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

THE PROPERTY IS CONVEYED WITH ALL RIGHTS, PRIVILEGES AND APPURTENANCES AND SUBJECT TO ALL EASEMENTS, ENCROACHMENTS, RESTRICTIONS AND RESERVATIONS AS OF RECORD MAY APPEAR.

APN / PARCEL #: P65662



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