



200601100181
Skagit County Auditor

1/10/2006 Page 1 of 6 2:50PM

When recorded mail to:
FIRST AMERICAN TITLE INSURANCE
LENDERS ADVANTAGE
1228 EUCLID AVENUE, SUITE 400
CLEVELAND, OHIO 44115
ATTN: NATIONAL RECORDINGS 1120

ateral Tracking

Account Number: 35368200119344699
CAP Number: 053190956180
Date Printed: 11/30/05
Reconveyance Fee: \$ 0.00

8528333

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 1st day of DECEMBER, 2005 between TYSON M. O'NEILL, 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:

- 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 08/27/04 in the original commitment amount of \$ 70,000.00, 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 27 day of AUGUST, 2004, and recorded in the real estate records of SKAGIT, County, WA, under Auditor's File No. 0408310183 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 \$ 80,000.00.

*LOT 11 SPARR'S ADD Vol 8 p 972
PBW- P.69716*


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 Burlington WA, on this 7th day of December, 2005.



TYSON M. O'NEILL



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WASHINGTON SHORT-FORM INDIVIDUAL ACKNOWLEDGMENT (RCW 42.44.100)

State of Washington }
County of Skagit } ss.

I certify that I know or have satisfactory evidence that Tyson M O'Neill
Name of Signer

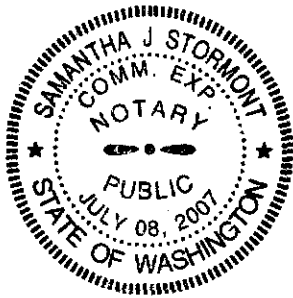
is the person who appeared before me, and said
person acknowledged that he/she signed this
instrument and acknowledged it to be his/her free
and voluntary act for the uses and purposes
mentioned in the instrument.

Dated: December 7th 2005
Month/Day/Year

[Signature]
Signature of Notarizing Officer

Notary public
Title (Such as "Notary Public")

My appointment expires
07-08-2007
Month/Day/Year of Appointment Expiration



Place Notary Seal Above

OPTIONAL

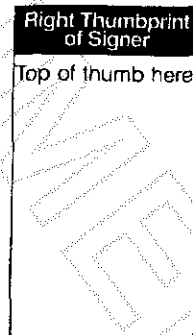
Although the information in this section is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: _____

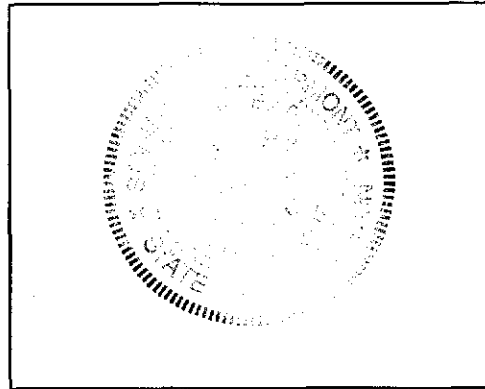
Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____



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 TYSON M. O'NEILL

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 signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 7th day of Dec, 2005.

NOTARY PUBLIC in and for the State of _____ residing at _____

Dated: _____ . My appointment expires _____

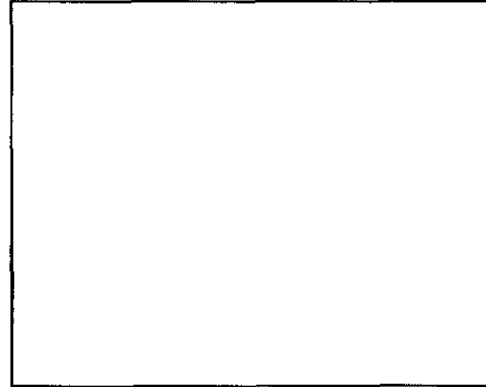
(NOTARY PUBLIC FOR THE STATE OF _____



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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: _____



EXHIBIT A

LOT 11, "SPARR'S ADDITION, A REPLAT OF A PORTION OF TRACT 24,
PLAT OF THE BURLINGTON ACREAGE PROPERTY" AS PER PLAT RECORDED
IN VOLUME 8 OF PLATS, PAGE 72, RECORDS OF SKAGIT COUNTY,
WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

ABBRV LEGAL:

LOT 11 SPARR'S ADD VOL 8 PG 72

Permanent Parcel Number: P69716
TYSON M. O'NEILL, A SINGLE MAN

504 NORTH GARDNER ROAD, BURLINGTON WA 98233
Loan Reference Number : 3585581/053190956180
First American Order No: 8528333
Identifier: L/FIRST AMERICAN LENDERS ADVANTAGE



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