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Santa Ana, CA 92705



200601200104

Skagit County Auditor

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## Real Estate Line of Credit Modification Agreement

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CRS#: 2008087

200407290061

Loan #: 053541704200

APN#: 4621-000-028-0007

Trustee: PRLAP, INC.

Abbreviated Legal: LOT 28, EAGLEMONT Ph.1A; Plats 15, Pgs 130-146

Grantee: BANK OF AMERICA, N.A.

Grantor(s): JAMES W. SATCHER AND CAROLYN V. SATCHER

**WHEN RECORDED MAIL TO:**

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

Account Number: 35368200114606399  
CAP Number: 053541704200  
Date Printed: 12/30/05  
Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 3rd day of JANUARY, 2006 between JAMES W SATCHER AND CAROLYN V SATCHER,  
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:

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 07/06/04 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 06 day of JULY, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200407290061 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 \$ 112,415.00

CLS3200-1 /0008/NW 06-05  
93-05-3200NSB  
Reference No: 013002 - 053541704200

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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 5<sup>th</sup> day of January, 2005.

  
\_\_\_\_\_  
JAMES W SATCHER

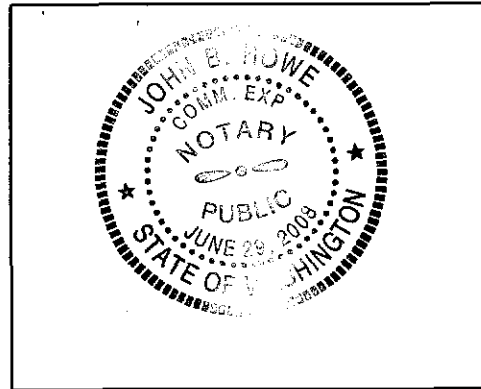
  
\_\_\_\_\_  
CAROLYN V SATCHER



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**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 JAMES W SATCHER and CAROLYN V SATCHER

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 5<sup>th</sup> day of Jan, 2005.

[Signature] JOHN B. HOWE

NOTARY PUBLIC in and for the State of Washington residing at Skagit County

Dated: 1/5/2005 My appointment expires 6/29/2009

(NOTARY PUBLIC FOR THE STATE OF Washington)

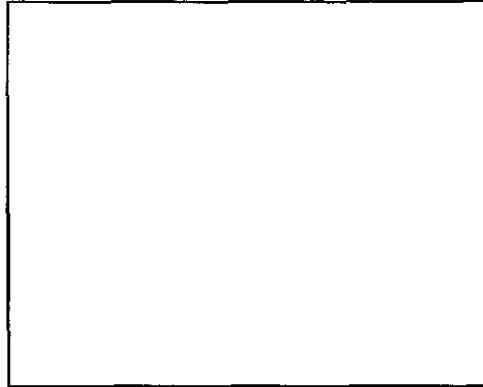
Prepared by:  
**Jennifer M. Nicks**  
Bank of America, N.A.  
9000 Southside Blvd. Bldg 700  
Jacksonville, FL 32256  
(800) 444-4302



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**ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY**

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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: \_\_\_\_\_



Order ID: 2008087

Loan No.: 053541704200

**EXHIBIT A  
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT STATE OF WASHINGTON

LOT 28, "PLAT OF EAGLEMONT PHASE 1A", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 130 THROUGH 146, INCLUSIVE RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.



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