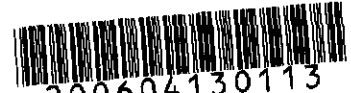


Recording Requested by: LSI
When Recorded Mail to:
Attn: Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705



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Skagit County Auditor

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Real Estate Line of Credit Modification Agreement

CRS #: 2248894

Loan #: 060721543050

APN #: 360407-4-015-0000

Trustee: PRLAP, INC.

Abbreviated

Legal: THAT PORTION OF THE NORTHEAST QUARTER (NE1/4) OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION SEVEN (7), TOWNSHIP THIRTY-SIX (36) NORTH, RANGE FOUR (4) EAST OF THE WILLIAMETTE MERIDIAN, AND OF LOTS 2 AND 15 IN BLOCK FIVE (5), PLAT OF ALGER, SKAGIT COUNTY, WASHINGTON, AS PER PLATS RECORDED IN VOLUME 4 OF PLATS, PAGE 9,

Reference (AF) #: 0409030041

Grantee: BANK OF AMERICA, N.A.

Grantor(s): JOE R. CORBELL AND LORENA D. CORBELL,

WHEN RECORDED MAIL TO:
Recording requested by: LSI
When recorded return to :
Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705
800-756-3524 ext. 5011

Collateral Tracking

Account Number: 35368200116357499
CAP Number: 060721543050
Date Printed: 03/16/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 17th day of MARCH, 2006 between JOE R CORBELL AND LORENA D CORBELL, 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 08/04/04 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 04 day of AUGUST, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 0409030041 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 \$ 125,000.00.

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013006 - 060721543050

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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.

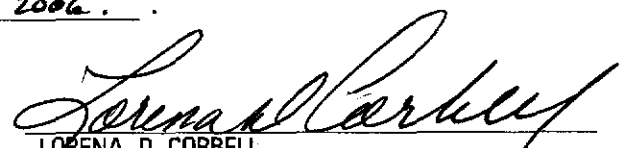
Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

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 Burlington Washington, on this 22 day of MARCH, 2006.



JOE R CORBELL

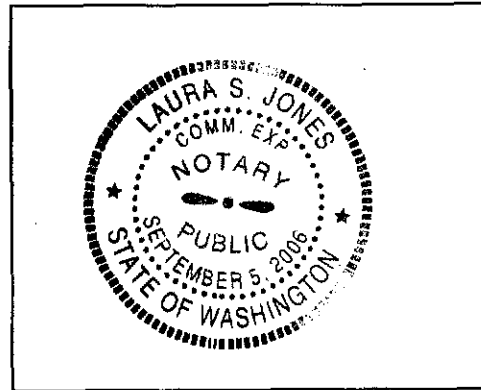


LORENA D CORBELL



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 JOE R CORBELL and LORENA D CORBELL

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 JOE R AND LORENA D CORBELL, 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 22 day of MARCH, 2006.

Laura S Jones
Laura S Jones

NOTARY PUBLIC in and for the State of WASHINGTON residing at

230 E FAIRHAVEN, BURLINGTON, WA 98233.

Dated: 3-22-2006. My appointment expires Sept 5, 2006.

(NOTARY PUBLIC FOR THE STATE OF WASHINGTON)



**EXHIBIT A
LEGAL DESCRIPTION**

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

THAT PORTION OF THE NORTHEAST QUARTER (NE1/4) OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION SEVEN (7), TOWNSHIP THIRTY-SIX (36) NORTH, RANGE FOUR (4) EAST OF THE WILLAMETTE MERIDIAN, AND OF LOTS 2 AND 15 IN BLOCK FIVE (5), PLAT OF ALGER, SKAGIT COUNTY, WASHINGTON, AS PER PLATS RECORDED IN VOLUME 4 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT WHERE THE EAST LINE OF SAID SECTION INTERSECTS THE NORTH LINE OF THE COUNTY ROAD RIGHT OF WAY; THENCE WEST ALONG THE NORTH BOUNDARY OF SAID ROAD RIGHT OF WAY A DISTANCE OF 800 FEET, MORE OR LESS, TO A POINT 10 FEET WEST OF THE CENTER LINE OF AN EXISTING ROAD RUNNING NORTHERLY FROM THE COUNTY ROAD; THENCE IN A NORTHERLY DIRECTION PARALLEL TO THE EXISTING ROAD FOR A DISTANCE OF 162 FEET, MORE OR LESS, TO THE NORTH LINE OF LOT 2, BLOCK 5, AFORESAID; THENCE WEST LONG THE NORTH LINE OF SAID LOT TO THE SOUTHWEST CORNER OF LOT 15, BLOCK 5, AFORESAID, MARKED BY AN IRON PIPE; THENCE NORTH TO THE NORTH LINE OF THE NORTHEAST QUARTER (NE1/4) OF THE SOUTHEAST QUARTER (SE1/4) OF SAID SECTION; THENCE EAST ALONG THE NORTH LINE OF SAID NORTHEAST QUARTER (NE1/4) OF THE SOUTHEAST QUARTER (SE1/4) TO THE EAST LINE OF SAID SECTION 7; THENCE SOUTH ALONG THE EAST LINE OF SAID SECTION 7 A DISTANCE OF 1253 FEET, MORE OR LESS, AS THE POINT OF BEGINNING.



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Skagit County Auditor