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Santa Ana, CA 92705



200605090050
Skagit County Auditor

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PERSONAL LINE OF CREDIT DEED TRUST

CRS# 2359789

Loan # 060871116450

APN# 4575-000-002-0001

Trustee: PRLAP, INC.

Abbreviated Legal:

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

LOT B, "PLAT OF S.S.V.P. NO. 1" AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 6 AND 7, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Grantee:

BANK OF AMERICA, N.A.

Grantor(s):

BRENT N. EMORY AND SUSAN A. EMORY, HUSBAND AND WIFE

WHEN RECORDED MAIL TO:

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

Account Number: 35368200119107899
CAP Number: 060871116450
Date Printed: 04/07/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 7th day of APRIL, 2006 between BRENT N. EMORY AND SUSAN A. EMORY, 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 10/08/04 in the original commitment amount of \$ 99,800.00, 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 08 day of OCTOBER, 2004, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200410080143 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 \$ 201,010.00

CLS3200-1 /0008/NW 06-05
93-05-3200NSB
Reference No: 013006 - 060871116450

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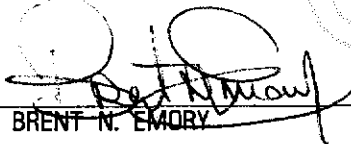
3. Your margin may increase or decrease as a result of your line increase.

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 SNODHOMISH, WA on this 21 day of APRIL, 2006.

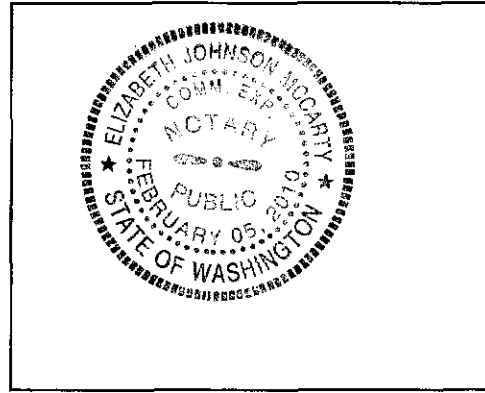

BRENT N. EMORY


SUSAN A. EMORY



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 BRENT N. EMORY and SUSAN A. EMORY

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

Given under my hand and official seal this 21 day of April, 2006

Elizabeth Johnson McCarty
Elizabeth Johnson McCarty
NOTARY PUBLIC in and for the State of WA residing at

SNODHAMISH, WA Elizabeth Johnson McCarty

Dated: 4-21-2006 My appointment expires 2-5-2010

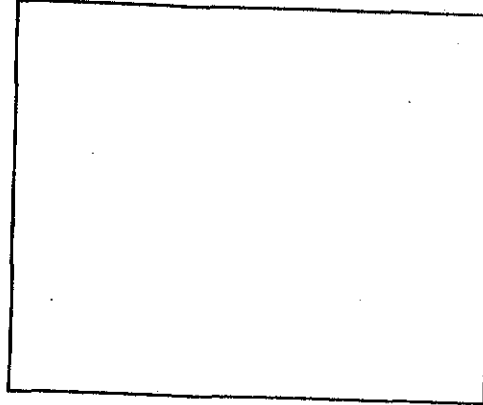
NOTARY PUBLIC FOR THE STATE OF WA



200605090050
Skagit County Auditor

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: _____



Order ID: 2359789

Loan No.: 060871116450

**EXHIBIT A
LEGAL DESCRIPTION**

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

LOT B, "PLAT OF S.S.V.P. NO. 1" AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 6 AND 7, RECORDS OF SKAGIT COUNTY, WASHINGTON.



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