

RETURN ADDRESS

Custom Recording Solutions  
2550 N. Redhill Ave.  
Santa Ana, CA 92795



200608090055  
Skagit County Auditor

8/9/2006 Page 1 of 6 11:09AM

**Document Title(s)**

REAL ESTATE LINE OF CREDIT 2626943  
MODIFICATION AGREEMENT

**Reference Numbers(s) of related documents**

A.F. 0510250046

Additional Reference #=s on page

**Grantor(s)** (Last, First and Middle Initial)

SALVADOR PANTOJA

DESIREE A. PANTOJA

Additional grantors on page

**Grantee(s)** (Last, First and Middle Initial)

BANK OF AMERICA,N.A.  
PRLAP, INC TRUSTEE

Additional grantees on page

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LOT 14, JASMINE PLACE, AUDITOR'S FILE NO. 200202280026, SKAGIT CO,

Additional legal is on page

**Assessor's Property Tax Parcel/Account Number**

4791-000-014-0000

Additional parcel #=s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

**WHEN RECORDED MAIL TO:**

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

Account Number: 35368200135443399  
CAP Number: 061801206090  
Date Printed: 07/14/06  
Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 17th day of JULY, 2006 between SALVADOR PANTOJA AND DESIREE A. PANTOJA,  
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 09/15/05 in the original commitment amount of \$ 26,108.00, 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 15 day of SEPTEMBER, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 0510250046 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 \$ 36,108.00

*APP# 4991-000-014-0000*



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 Mt Vernon, WA on this 17<sup>th</sup> day of July, 2006.

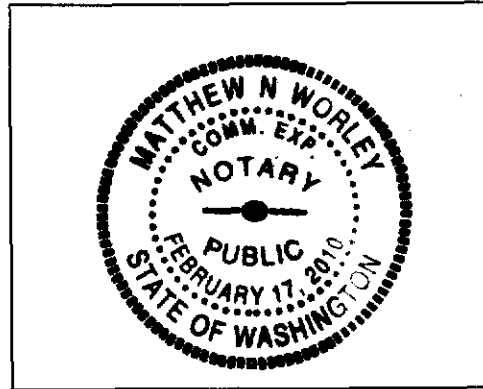
SALVADOR PANTOJA  
SALVADOR PANTOJA

Desiree Pantoya  
DESIREE A. PANTOJA



**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 SALVADOR PANTOJA and DESIREE A. PANTOJA

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 Their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17<sup>th</sup> day of July, 2006.

[Signature]

NOTARY PUBLIC in and for the State of washington residing at 320 Kincaid st. mt. vernon, WA 98273.

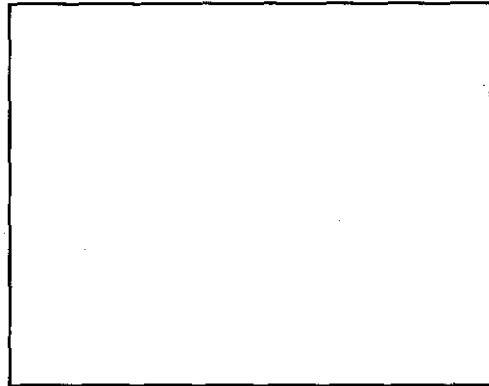
Dated: 7/17/06 My appointment expires 2/17/10

NOTARY PUBLIC FOR THE STATE OF washington



**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: \_\_\_\_\_

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



200608090055  
Skagit County Auditor

Order ID: 2626943

Loan No.: 061801206090

**EXHIBIT A  
LEGAL DESCRIPTION**

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

LOT 14, PLAT OF JASMINE PLACE, ACCORDING TO THE PLAT THEREOF RECORDED FEBRUARY 28, 2002 UNDER AUDITOR'S FILE NO. 200202280026, RECORDS OF SKAGIT COUNTY, WASHINGTON.

WITH THE APPURTENANCES THERETO.

APN: 4791-000-014-0000



200608090055  
Skagit County Auditor

8/9/2006 Page

6 of

6 11:09AM