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Date: 08/15/2005 12:40P
Filed by: INTEGRATED LOAN SERVICES
Filed & Recorded in Official Records
of SKAMANIA COUNTY
J. MICHAEL GARVISON
AUDITOR
Fee: \$35.00

WHEN RECORDED MAIL TO:
Bank of America Consumer Collateral Tracking



Glaski, Thomas A

Record and Return To:
Integrated Loan Services
27 Inwood Road
Rocky Hill, CT 06067

Account Number: 35368200115517499
CAP Number: 051611032550
Date Printed: 07/08/05
Reconveyance Fee: \$ 0.00

RECA

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 11th day of
JULY, 2005 between THOMAS A. GLASKI, 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:

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 07/20/04 in the original commitment amount of \$ 32,500.00, 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 02 day of SEPTEMBER, 2004, and recorded in the real estate records of SKAMANIA County, WA, under Auditor's File No. 2004154315 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 \$ 79,000.00.
The maximum date for the line is extended to JUNE 10, 2015.

A TRACT OF LAND LOCATED IN SECTION 70, TOWNSHIP 3 NORTH, RANGE 8 EAST OF
THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS
FOLLOWS:

Parcel #: 03-08-29-1-1-5300-00
CLS3200-1 / 0007/NW 02-04
93-05-3200NSB
Reference No: 013002 - 051611032550

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 Bank of America 407,
on this 12 day of July, 2005.



THOMAS A. GLASKI

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~~ California

County of ~~SKAMANIA~~ FIDELITY

On this day personally appeared before me THOMAS A. GLASKI

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 12 day of July, 2005.

NOTARY PUBLIC in and for the State of California residing at

855 pollasky clowd ct 92012

Dated: 7.12.05 My appointment expires 4.29.2008

(NOTARY PUBLIC FOR THE STATE OF California)

SCHEDULE "A"

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF SKAMANIA
STATE OF WASHINGTON, TO-WIT:

A TRACT OF LAND LOCATED IN SECTION 29, TOWNSHIP 3 NORTH, RANGE 8 EAST OF
THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS
FOLLOWS:

BEGINNING AT THE INTERSECTION OF THE NORTHERLY RIGHT OF WAY LINE OF THE
BONNEVILLE POWER ADMINISTRATION'S BONNEVILLE-COULEE TRANSMISSION LINE
AND THE EASTERLY RIGHT OF WAY LINE OF COUNTY ROAD NO. 2135 DESIGNATED AS
THE WIND RIVER ROAD; SAID POINT LYING NORTH 276.82 FEET AND EAST 145 FEET
FROM THE IRON PIN MARKING THE SOUTHWEST CORNER OF THE NORTHEAST
QUARTER OF THE NORTHEAST QUARTER OF SECTION 29, TOWNSHIP 3 NORTH, RANGE
8 EAST OF THE WILLAMETTE MERIDIAN; THENCE NORTH 89° 36' EAST ALONG SAID
TRANSMISSION LINE RIGHT OF WAY 206.33 FEET; THENCE NORTH 01° 05' 16" EAST
137.06 FEET; THENCE SOUTH 89° 36' WEST 221.07 FEET; THENCE SOUTH 01° 05' 16"
WEST 21.68 FEET; THENCE NORTH 44° 14' 22" WEST 93.33 FEET TO THE EASTERLY
RIGHT OF WAY LINE OF SAID COUNTY ROAD NO. 2135; THENCE SOUTHERLY ALONG
SAID RIGHT OF WAY LINE 199.02 FEET TO THE POINT OF BEGINNING.

EXCEPTING THEREFROM THE SOUTHERLY 40.01 FEET.

BEING THE SAME PROPERTY ACQUIRED BY THE GRANTOR PURSUANT TO THE
PROVISIONS OF THE NATIONAL HOUSING ACT, AS AMENDED (12 USC 1701 ET SEQ.)
AND THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ACT (79 STAT. 667).

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT, COVENANTS, OIL, GAS OR
MINERAL RIGHTS OF RECORD, IF ANY.

PARCEL: 03-08-29-1-1-5300-00