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Santa Ana, CA 92705

Real Estate Line of Credit Modification Agreement

CRS #: 2332852

Loan #: 060821346230

APN #: 02 05 00 00 8000 00;02 05

Trustee: PRLAP, INC.

Abbreviated Legal: A PORTION OF THE NORTHEAST QUARTER OF THE SOUTHWEST
QUARTER OF SECTION 28, TOWNSHIP 2 NORTH, RANGE 5 EAST,
WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON,
DESCRIBED AS FOLLOWS:

Reference (AF) #: 2005156621

Grantee: BANK OF AMERICA, N.A.

Grantor(s): RICHARD A. / SHERRILL M. BALOGH

WHEN RECORDED MAIL TO:
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Custom Recording Solutions
2550 N. Redhill Ave.
Santa Ana, CA. 92705
800-756-3524 ext. 5011

Laternal Tracking

Account Number: 35368200124586199
CAP Number: 060821346230
Date Printed: 04/13/06
Reconveyance Fee: \$ 0.00

Real Estate Line of Credit Modification Agreement

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 14th day of
APRIL, 2006 between RICHARD BALOGH AND SHERRILL BALOGH, 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 01/27/05 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 27 day of JANUARY, 2005, and recorded in the real estate records of SKAMANIA, County WA, under Auditor's File No. 2005156621 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 \$ 250,000.00.

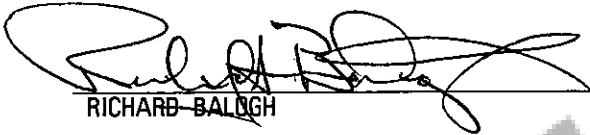
3. Your margin may increase or decrease as a result of your line increase.

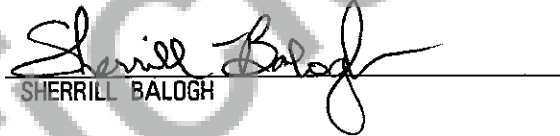
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

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.

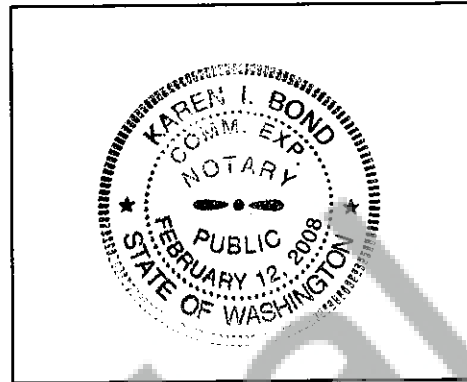
IN WITNESS THEREOF, the Grantor has executed this agreement at Camas WA,
on this 17th day of April, 2006.


RICHARD BALOGH


SHERRILL BALOGH

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 SKAMANIA

On this day personally appeared before me RICHARD BALOGH and SHERRILL BALOGH

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

Given under my hand and official seal this 17th day of April, 2006.

Karen I Bond Karen I Bond

NOTARY PUBLIC in and for the State of WA residing at

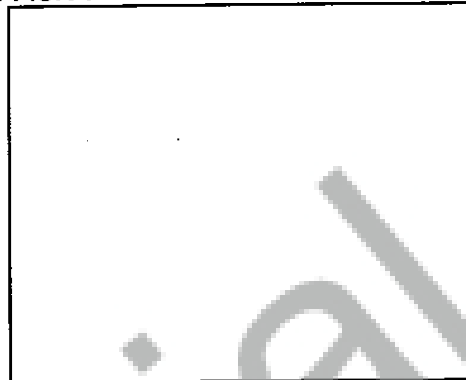
Vancouver WA

Dated: 4-17-06 My appointment expires 2-12-08

(NOTARY PUBLIC FOR THE STATE OF WA)

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 SKAMANIA

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

**EXHIBIT A
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED REAL ESTATE:

NORTHEASTERLY 22.21 ACRE TRACT:

A PORTION OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/4 INCH IRON PIPE WITH BRASS CAP MARKING THE CENTER OF SECTION 28 AS SHOWN IN BOOK 3 OF SURVEYS, PAGE 124, SKAMANIA COUNTY AUDITOR'S RECORDS; THENCE NORTH 88 DEG 19' 10" WEST, ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SECTION 28, FOR A DISTANCE OF 211.55 FEET TO THE CENTERLINE OF LABARRE ROAD (SURVEY 3-124); THENCE FOLLOWING THE CENTERLINE OF LABARRE ROAD AS SHOWN (SURVEY 3-124) THE FOLLOWING COURSES; THENCE SOUTH 17 DEG 33' 47" WEST, 90.66 FEET; THENCE ALONG THE ARC OF A 200.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 33 DEG 15' 29" FOR AN ARC DISTANCE OF 116.10 FEET; THENCE SOUTH 50 DEG 02' 02" WEST, 364.96 FEET; THENCE SOUTH 41 DEG 05' 05" WEST 164.99 FEET; THENCE ALONG THE ARC OF A 500.00 FOOT RADIUS CURVE TO THE RIGHT, THROUGH A CENTRAL ANGLE OF 8 DEG 34' 09" FOR AN ARC DISTANCE OF 74.78 FEET; THENCE SOUTH 49 DEG 39' 15" WEST, 318.16 FEET; THENCE ALONG THE ARC OF A 600.00 FOOT RADIUS CURVE TO THE LEFT, THROUGH A CENTRAL ANGLE OF 36 DEG 35' 10" FOR AN ARC DISTANCE OF 383.13 FEET (CALLED AS 383.18 FT. IN SURVEY 3-124); THENCE SOUTH 13 DEG 16' 08" WEST (CALLED AS SOUTH 13 DEG 03' 49" EAST IN SURVEY 3-124), 48.79 FEET TO AN INTERNAL NORTHERLY CORNER OF THE "BALOGH TRACT" AS DESCRIBED IN BOOK 172, PAGE 520, SKAMANIA COUNTY AUDITOR'S RECORDS; THENCE LEAVING SAID CENTERLINE OF LABARRE ROAD SOUTH 88 DEG 19' 10" EAST ALONG THE NORTHEASTERLY LINE OF SAID "BALOGH TRACT") FOR A DISTANCE OF 450.00 FEET TO THE NORTHEAST CORNER THEREOF; THENCE SOUTH 00 DEG 53' 05" WEST ALONG THE EAST LINE OF SAID "BALOGH TRACT" FOR A DISTANCE OF 140.00 FEET; THENCE SOUTH 88 DEG 18' 45" EAST, 726.21 FEET TO THE EAST LINE OF THE SOUTHWEST QUARTER OF SECTION 28 (SURVEY 3-124); THENCE NORTH 00 DEG 53' 05" EAST ALONG SAID EAST LINE FOR A DISTANCE OF 1336.00 FEET, TO THE TRUE POINT OF BEGINNING.

CONTAINING 22.21 ACRES.