



200112240029  
Skagit County Auditor

12/24/2001 Page 1 of 2 9:49AM

WHEN RECORDED MAIL TO  
U.S. Bank National Association  
Retail Service Center  
4325 17th Ave. SW  
Fargo, ND 58108-2687

FIRST AMERICAN TITLE CO.

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

# Deed Of Trust Subordination Agreement

B 66723-3

Account No. 60633792001

This Agreement is made this 16th day of November, 2001, by and between U.S. Bank National Association as successor in interest to West One Bank, Washington ("Bank") and Firststar Bank, N.A. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated June 2, 1994, granted by Ronnie L. Grooms and Sharon L. Grooms ("Borrower"), and recorded in the office of the County Recorder, Skagit County, Washington, on November 18, 1994, as Auditor's No. 9411180079, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated DEC. 17, 2001, granted by the Borrower, and recorded in the same office on 200112240028, 2001, as 200112240028, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$125,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provide further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

## Legal Description:

SECTION 20, TOWNSHIP 34, RANGE 4, PTN. NW 1/4-SW1/4


See Attached for Complete Legal Description

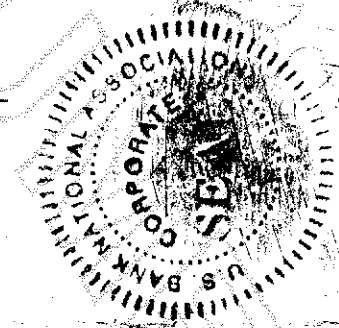
A.P.N.: 340420-0-090-0003

Property Address 313 South 9th Street, Mount Vernon WA 98274

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

Bank Name: U.S. Bank National Association as successor in interest to  
West One Bank, Washington

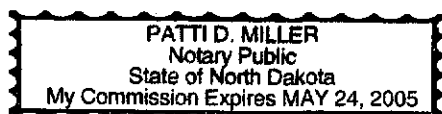
  
By: Amy M. Kotula  
Title: Operations Officer



STATE OF North Dakota

COUNTY OF Cass

The foregoing instrument was acknowledged before me this 16th day of November, 2001, by (name) Amy M. Kotula, the (title) Operations Officer of (bank name) U.S. Bank National Association as successor in interest to West One Bank, Washington, a national banking association, on behalf of the association.



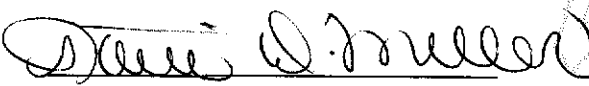
  
Notary Public

EXHIBIT "A"

Part of the Northwest 1/4 of the Southwest 1/4 of Section 20, Township 34 North, Range 4 East, W.M., described as follows:

Beginning at a point on the Easterly line of Block 34, "HIGHLAND ADDITION TO MOUNT VERNON", as per plat recorded in Volume 1 of Plats, Page 10, records of Skagit County, which point bears South 19 degrees 42' West along said Easterly line of Block 34, a distance of 80.00 feet from the South line of Washington Street; thence South 70 degrees 35' East, along a line which is parallel to and 80.00 feet distant from said South line of Washington Street, a distance of 8.00 feet to the true point of beginning; thence continuing South 70 degrees 35' East, a distance of 130.24 feet to a point on the West line of Ninth Street, as Deeded to the City of Mount Vernon; thence South 0 degrees 29' 10" East along the West line of Ninth Street, a distance of 33.25 feet to a point which is 408.89 feet North of the South line of said Northwest 1/4 of the Southwest 1/4; thence North 84 degrees 39' 42" West, a distance of 98.5 feet; thence Westerly to a point which is South 19 degrees 42' West, 65.35 feet from the true point of beginning; thence North 19 degrees 42' East along a line which is parallel to and 8 feet distant from the said Easterly line of Block 34, of "HIGHLAND ADDITION TO MOUNT VERNON", a distance of 65.35 feet to the true point of beginning.



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