



200210010116

Skagit County Auditor

10/1/2002 Page 1 of 1 3:35PM

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

LAND TITLE COMPANY OF SKAGIT COUNTY

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

**Deed Of Trust Subordination Agreement**

Account No. 70561936098

This Agreement is made this 6th day of September, 2002, by and between U.S. Bank National Association ND ("Bank") and Wells Fargo Home Mortgage ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated December 17, 1999, granted by Aaron J. Starkovich and Carrie L. Starkovich, husband wife ("Borrower"), and recorded in the office of the County Recorder, Skagit County, Washington, on January 19, 2000, as Auditors #200001190026, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated September 05, 2002, granted by the Borrower, and recorded in the same office on October 1, 2002, as 200210010116, 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 \$142,650.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided 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:**

Lot 6, "THE PLAT OF ISLAND VIEW PARK, ANACORTES, WASHINGTON", as per plat recorded in Volume 7 of Plats, page 38, records of Skagit County, Washington. Situate in city of Anacortes, County of Skagit, State of Washington

Property Address 1812 Island View Place, Anacortes WA 98221

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

Bank Name: U.S. Bank National Association ND

*Karen Tuil*

By: Karen Tuil  
Title: Operations Officer

STATE OF North Dakota  
COUNTY OF Cass

The foregoing instrument was acknowledged before me this 6th day of September, 2002, by (name) Karen Tuil, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association, on behalf of the association.

SARA KRAUS  
Notary Public  
State of North Dakota  
My Commission Expires APRIL 24, 2008

*Sara Kraus*

Notary Public