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200609140073

Skagit County Auditor

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33715285-2

Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in) **REAL ESTATE SUBORDINATION AGREEMENT**

Reference Number(s) of related Documents:
9/26/2005 INST# 200511100139 200609140072
Additional reference #'s on page _____ of document

Grantor(s) (Last name, first name, initials)
BANK OF AMERICA, N.A
Nadine B. Foist, aka Nadine Burrington
ROBERT FOIST
Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)
BANK OF AMERICA, N.A
Additional names on page _____ of document.

Trustee

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)
LOT 3-7, BLOCK 36, GIBRALTER, ACCORDING TO PLAT THEREOF RECORDED,
RECORD OF SKAGIT COUNTY, WASHINGTON.
Additional legal is on page 4 of document

Assessor's Property Tax Parcel/Account Number assigned P73539 Assessor Tax # not yet

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

(Do not write above this line. This space is reserved for recording.)

Bank of America



**Real Estate Subordination Agreement
(Bank of America to Bank of America)**

PARCEL TAX MAP ID NO: P73539 AKA 4109-036-007-0009

This instrument was prepared by
~~and after recording returned to:~~
Bank of America, N.A. Collateral Tracking
9000 Southside Blvd., Bldg 700
Jacksonville, FL 32256

Loan Account being subordinated#: 68200135535499

CRESS/HFS File No. **4105674**
New Senior Loan Acct # 6509713993

This Real Estate Subordination Agreement ("Agreement") is executed as of **AUGUST 23, 2006**, by Bank of America, N.A., having an address of **21000 NW Evergreen Pkwy, Hillsboro, OR 97124-7121** ("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410 ("Bank of America, N.A."),

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated **9/26/2005** executed by **NADINE B. FOIST AND ROBERT FOIST, WIFE AND HUSBAND NADINE B. FOIST AKA NADINE BURRINGTON** and which is recorded in **INSTRUMENT # 200511100139**, and if applicable, of the land or torrens records of **SKAGIT** County, State of WA as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described in therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"; and

Whereas, Bank of America has been requested to make a loan, line of credit or other financial accommodation to **NADINE BURRINGTON**

(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed or trust, deed to secure debt or mortgage (the "Junior Lien"), covering, without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of the Bank of America in the maximum principal face amount of **\$382,150.00** (the "Principal Amount"), [For North Carolina only - bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed months], including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and



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Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the Principal Amount of the Obligation and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the Property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Senior Lien, are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Bank of America regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Bank of America and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Bank of America, N.A.

Date : AUGUST 23, 2006

By:

Carole B. Berger

Witnesses (as required)

Printed name: Carole B. Berger

Title: Assistant Vice President

Printed Name:

Printed Name:

State of MISSOURI
City of St. Louis

Bank of America Acknowledgement

On this the 23RD day of AUGUST, 2006, before me, MICHELE M. SEDDON

the undersigned officer, personally appeared Carole B. Berger who, being duly sworn by me, acknowledged him/herself to be the Assistant VICE PRESIDENT of Bank of America, N.A., and that (s)he, as such Assistant VICE PRESIDENT, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him/herself as Assistant VICE PRESIDENT.

In witness whereof, I hereunto set my hand and official seal.

(SEAL)

Michele M. Seddon

Signature of Person Taking Acknowledgement

Printed name: MICHELE M. SEDDON

Commission Expiration Date: 1-18-2010

1831 Chestnut St., 6th Fl

St. Louis, MO 63103

MICHELE M. SEDDON
Notary Public - Notary Seal
State of Missouri
Commissioned for St. Charles County
My Commission Expires: Jan. 18, 2010
06399544



200609140073

Skagit County Auditor

EXHIBIT "A"

**THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SKAGIT,
STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:**

**LOT 3-7, BLOCK 36, GIBRALTER, ACCORDING TO PLAT THEREOF RECORDED,
RECORD OF SKAGIT COUNTY, WASHINGTON.**

**BEING THAT PARCEL OF LAND TO NADINE BURRINGTON, A SINGLE PERSON FROM
GARY W. ROVETTO AND KATY LAVERNE ROVETTO, ALSO APPEARING OF RECORD
AS KATY L. ROVETTO, HUSBAND AND WIFE BY THAT DEED DATED 7/6/2004 AND
RECORDED 7/16/2004 AS INSTRUMENT NUMBER 200407160079 OF THE SKAGIT
COUNTY, WASHINGTON PUBLIC REGISTRY.**

APN: P73539

P73539 Tax ID:



U33715285-02HM04

SUBORDINATION AG

LOAN# 6509713993

US Recordings



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Skagit County Auditor