

Recording requested by: LSI
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2550 N Red Hill Ave
Santa Ana, CA 92705



200802200034

Skagit County Auditor

2/20/2008 Page 1 of 5 9:48AM

CRS # 3956712

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)

1. SUBORDINATION AGREEMENT

Reference Number(s) of Documents:

JUNIOR #200508260126 07/21/2005

SENIOR Please Record Concurrently with Mortgage

200802200033

Grantor(s) (JUNIOR) (Last name, first name, initials)

1. PAUL A. KERN

2. TONIA L. KERN

Grantee(s) (SENIOR) (Last name first, then first name and initials)

1. BANK OF AMERICA, N.A.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

OT 10, COUNTRY AIRE PHASE 3

ADDITIONAL LEGAL DESCRIPTION SEE EXHIBIT A

Skagit County, WA.

Assessor's Property Tax Parcel/Account Number

APN P104486

☐ Assessor Tax # not yet assigned

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.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

UNOFFICIAL
This instrument was prepared by:
BANK OF AMERICA/DONNA BADER
9000 SOUTHSIDE BLVD., BLDG 700
JACKSONVILLE, FL 32256

Recording requested by: LSI
When recorded return to :
Custom Recording Solutions
2550 N. Redhill Ave. 3956712
Santa Ana, CA. 92705
800-756-3524 Ext. 5011
Account #: 3308796725

APN# :
Abbreviated Legal:

**Deed of Trust Subordination Agreement
(Bank of America to Bank of America)
REF#:**

Bank of America, N.A.
9000 SOUTHSIDE BLVD., BLDG 700
JACKSONVILLE, FL 32256

This Real Estate Subordination Agreement ("Agreement") is executed as of 01/29/2008, by Bank of America, N.A., having an address of 9000 SOUTHSIDE BLVD, BLDG 700 JACKSONVILLE, FL 32256

("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

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 07/21/2005, executed
by PAUL A KERN AND TONIA L KERN

BAM-308B Old
93-12-2395NSBW 06-2006



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WA)

and which is recorded in Volume/Book , Page , and if applicable, Document Number 200508260126, of the land records of SKAGIT County, WA, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described 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 PAUL A KERN AND TONIA L KERN

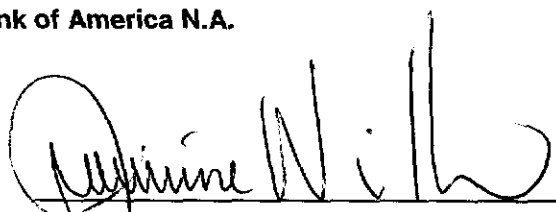
(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Bank of America in the maximum principal face amount of \$110,000.00 (the "Principal Amount"), 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

*** TO BE RECORDED CONCURRENTLY**

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 Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and 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.


By: JEANNINE WICKHAM Date: 1/29/08
Its: AVP OF National Post Closing



Bank of America Acknowledgment:

State/Commonwealth/District of FLORIDA

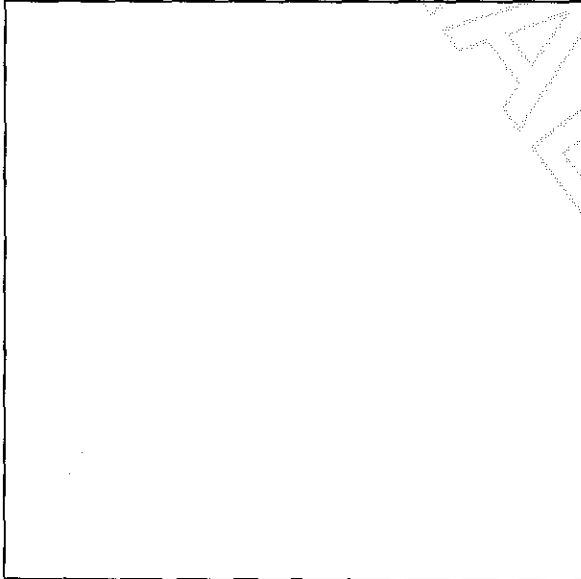
County/City of DUVAL

On this the 29 day of January 2008, before me, DONNA BADER
The undersigned officer, personally appeared JEANNINE WICKHAM,
Who acknowledged him/herself to be the AVP of Bank of America, N.A., and that (s)he, as such AVP,
Being authorized so to do, executed the foregoing instrument for the purposes therein contained, by
signing the name of the corporation by him/herself as AVP. In witness whereof I hereunto set my hand
and official seal.

Donna Bader

Signature of Person Taking Acknowledgment
Commission Expiration Date: 8/28/2010

This space is reserved for recording office.



APN: P104486

Order ID: 3956712

Loan No.: 3308796725

**EXHIBIT A
LEGAL DESCRIPTION**

The land referred to in this policy is situated in the State of WA, County of SKAGIT, City of BURLINGTON and described as follows:

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

LOT 10, COUNTRY AIRE PHASE 3, ACCORDING TO PLAT THEREOF RECORDED, RECORDS OF SKAGIT COUNTY, WASHINGTON.

BEING THAT PARCEL OF LAND TO PAUL A KERN AND TONIA L. KERN FROM JAMES A. MILLER SR. AND TERRI L MILLER, HUSBAND AND WIFE BY THAT DEED DATED 3/12/1999 AND RECORDED 3/15/1999 INSTRUMENT NUMBER 9903150072 IN DEED BOOK 1958, AT PAGE 0247 OF THE SKAGIT COUNTY, WASHINGTON PUBLIC REGISTRY.

APN P104486

WITH THE APPURTENANCES THERETO.

APN: P104486



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Skagit County Auditor