

RETURN ADDRESS

CUSTOM RECORDING SOLUTIONS
2550 N. REDHILL AVE.
SANTA ANA, CA 92705



200803120080
Skagit County Auditor

3/12/2008 Page 1 of 5 11:12AM

CRS# 4221644

Document Title(s)

SUBORDINATION AGREEMENT

Reference Numbers(s) of related documents

200611270104

200803120079

Additional reference #s on page

Grantor(s) (Last, First and Middle Initial)

BANK OF AMERICA, N.A.

Victoria A. Keisner

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)

BANK OF AMERICA, N.A.

Additional grantees on page

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

FULL LEGAL DESCRIPTION ON EXHIBIT A

LOT 2, PLAT OF HIGHLAND GLEN DIV. 1, VOL. 11 OF PLATS, PG 52

Additional legal is on page

Assessor's Property Tax Parcel/Account Number

4348-000-002-0001

Additional parcel #s on page

The Auditor/Recorder will rely on the information provided on this 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

This instrument was prepared by:
Evelyn O. Ermitano/Bank of America
9000 Southside Blvd., Bldg. 700
Jacksonville, FL 32256

After recording return to: ^{WA}
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #: _____ / 6271940303

APN# :
Abbreviated Legal:

**Deed of Trust Subordination Agreement
(Bank of America to Bank of America)
REF#: 200611270104**

Bank of America, N.A.
9000 Southside Blvd., Bldg. 700
Jacksonville, FL 32256

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/22/2008, 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 11/20/2006, executed by VICTORIA A KEISNER, RECORDED 11/27/2006

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



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and which is recorded in Volume/Book na, Page na, and if applicable, Document Number 200611270104, 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 VICTORIA A KEISNER

(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 \$ 179,842.00 (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

** Please record concurrently w/ DOT*

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.

Tonya Townsend _____ 02/26/2008
By: ~~MARIA BAKER~~ Date
Its: AVP- National Post Closing
Tonya Townsend

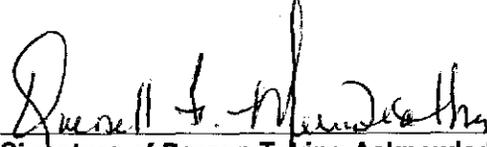


Bank of America Acknowledgment:

State/Commonwealth/District of Florida

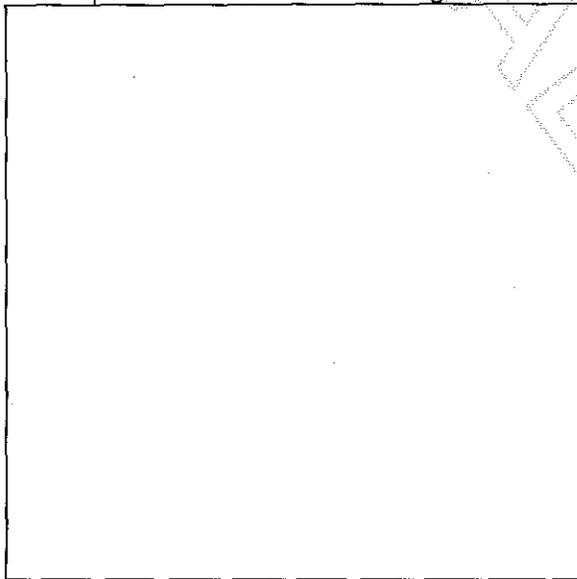
County/City of Duval

On this the 26th day of February, 2008, before me, Quenell F Merriweather
The undersigned officer, personally appeared ~~Maria Baker~~ ^{la} **TONYA TOWNSEND OM**
Who acknowledged him/herself to be the AVP-National Post Closing of Bank of America, N.A., and that
(s)he, as such AVP- National Post Closing,
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- National Post Closing. In witness whereof I
hereunto set my hand and official seal.


Signature of Person Taking Acknowledgment
Commission Expiration Date: 4/10/2010

Quenell F Merriweather

This space is reserved for recording office.



APN:

Order ID: 4221644

Loan No.: 6271940303

**EXHIBIT A
LEGAL DESCRIPTION**

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

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

LOT 2, "PLAT OF HIGHLAND GLEN DIVISION NO. 1", ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 11 OF PLATS, PAGE 52, RECORDS OF SKAGIT COUNTY, WASHINGTON.

APN: 4348-000-002-0001

WITH THE APPURTENANCES THERETO.

APN:



200803120080

Skagit County Auditor