

UNRECORDED DOCUMENT



200903180015

Skagit County Auditor

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RETURN ADDRESS
FISERV
P. O. BOX 2590
CHICAGO, IL 60690

Please print neatly or type information
Document Title(s)

REAL ESTATE SUBORDINATION AGREEMENT

Reference Number(s) of related documents:

DOCUMENT # 200612040142 & 200903180014
Additional Reference #'s on page ____

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

GROCHAL, PAUL
GROCHAL, NATALIA
BANK OF AMERICA

Additional grantors on page ____

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

BANK OF AMERICA TRUSTEE: PRLAP
Additional grantees on page ____

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

LOT 73, SKYLINE No. 3, VOL. 9, PGS. 54-55
Additional legal is on page ____

Assessor's Property Tax Parcel/Account Number

3819-000-073-0007
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.

(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. 3819-000-073-0007 AKA P59178

Record and Return To:
Fiserv Lending Solutions
Fiserv - P.O. BOX 2590
Chicago, IL 60690

Tracking

CRESS/HFS File No. 6794342
New Senior Loan Acct # 6000196565



Loan Account being subordinated#: 68200147258499

GROCHAL, PAUL

This Real Estate Subordination Agreement ("Agreement") is executed as of 12/17/2008, 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 11/15/2006 executed by PAUL GROCHAL AND NATALIA GROCHAL and which is recorded on 12/04/2006 Document #200612040142, and if applicable, of the land or torrens records of SKAGIT County, State of WASHINGTON 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 (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 \$ 408,750⁰⁰ (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

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.



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Bank of America, N.A.

Date : 12/17/2008

By: Elizabeth Noelker
Printed name: Elizabeth Noelker
Title: Vice President

Witnesses (As required)
Sharonna Howell
Printed Name: Sharonna Howell
Cynthia Thomas
Printed Name: Cynthia Thomas

State of MISSOURI
City of St. Louis

Bank of America Acknowledgement

On this the 17TH day of DECEMBER, 2008, before me, MICHELLE T STELTE

the undersigned officer, personally appeared Elizabeth Noelker who , being duly sworn by me, acknowledged him/herself to be the VICE PRESIDENT of Bank of America, N.A., and that (s)he, as such 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 VICE PRESIDENT.

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



Michelle T Stelte

Signature of Person Taking Acknowledgement
Printed name: MICHELLE T STELTE
Commission Expiration Date: 7/29/2011
1831 Chestnut St., 6th Fl
St. Louis, MO 63103

The following states must have Trustee sign Subordination Agreement: DC and VA.

The trustee(s), if any, named in the Senior Lien join(s) in the execution of this Agreement to evidence consent and to effectuate the provisions hereof.



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EXHIBIT "A"

All that certain parcel of land situate in the County of Skagit, State of Washington, being known and designated as Lot 73, Skyline No. 3, according to the plat thereof recorded in Volume 9 of Plats, Pages 54 and 55, records of Skagit County, Washington

Being the same property conveyed to Paul Grochal and Natalia Grochal, husband and wife, by Deed from Nancy Killingsworth, Patricia Erickson and Marsha Deeg, as Successor Trustees of the Raymond W. Anderson and Genevieve E. Anderson Living Trust, dated July 27, 1993, as set forth in Deed Doc 200606200089, Dated 06/16/2006 and Recorded 06/20/2006

Tax ID# 3819-000-073-0007

Tax ID: DOC 200606200089



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