



200903240005
Skagit County Auditor

3/24/2009 Page 1 of 4 9:08AM

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:

BOOK 20040813 PAGE 0127

200903240004

Additional Reference #'s on page ____

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

HOWE, KATHRYN J

HOWE, JEFFREY P

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)

E 1/2, W 1/2, NE 1/4, SEC 25, T35N, R3E, W.M.

Additional legal is on page ____

Assessor's Property Tax Parcel/Account Number

P34800

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. P34800

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

Tracking

JACKSONVILLE, FL 32200

Loan Account being subordinated#: 68200116237199

CRESS/HFS File No. 6797842

New Senior Loan Acct # 6245649097



HOWE, JEFFREY P

This Real Estate Subordination Agreement ("Agreement") is executed as of March 10, 2009, 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 ("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 08/02/2004 executed by **KATHRYN J. HOWE, WHO ACQUIRED TITLE AS KATHRYN J. KOESTER AND JEFFREY P. HOWE, HUSBAND AND WIFE** and which is recorded on 08/13/2004 in Book 20040813 at Page 0127, 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 Kathryn J. Koester, a single woman (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 \$ 315,000.00 (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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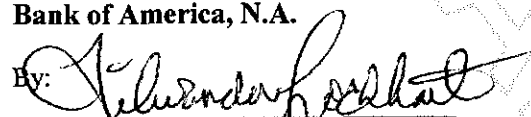
Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the Principal Amount of the Obligation 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 : March 10, 2009

By:


Printed name: TILWANDER LOCKHART
Title: Asst Vice President

Witness #1 Signature (FL & CT Only)

Witness Printed Name

Witness #2 Signature (FL & CT Only)

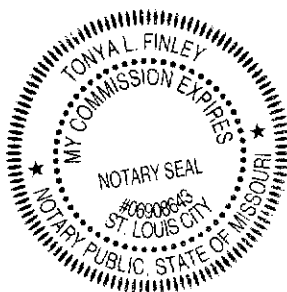
Witness Printed Name

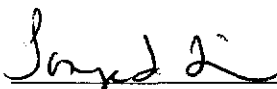
State of MISSOURI
City of St. Louis

Bank of America Acknowledgement

On this day, March 10, 2009, before me, TONYA L. FINLEY the undersigned officer, personally appeared TILWANDER LOCKHART who, being duly sworn by me, acknowledged him/herself to be the ASST VICE PRESIDENT of Bank of America, N.A., and that (s)he, as such ASST 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 ASST VICE PRESIDENT.

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





Signature of Person Taking Acknowledgement

Printed name: TONYA L. FINLEY

Commission Expiration Date: 07/10/10

1831 Chestnut St., 6th Fl

St. Louis, MO 63103



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Skagit County Auditor

EXHIBIT "A"

The following described property.

In the County of Skagit, State of Washington:

**The East 1/2 of the West 1/2 of the Northeast 1/4 of Section 25, Township 35 North,
Range 3 East, W.M., Except road and ditch rights of way.**

~~~~Abbreviated Legal provided as a courtesy~~~~

Ptn E1/2, W1/2, NE1/4, Sec 25, T35N, R3E, W.M., Skagit Co. Wa.

Tax ID: P34800



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