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200907090080
Skagit County Auditor

7/9/2009 Page 1 of 5 1:19PM

Document Title(s)
Subordination Agreement

CRS#5919404

Reference Number(s) of related document

200705100092

200907090079

Additional reference #'s on page

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

SIRCOLOUMB, THOMAS, B.
SIRCOLOUMB, CLAUDIA, M.

Additional grantors on page

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

BANK OF AMERICA, N.A
PRLAP, INC - (Trustee)

Additional Grantees on page

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

LT 39, "SHOREWOOD", VOL 9, PAGE 82, SKAGIT COUNTY, STATE OF
WASHINGTON.

Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number

P69200

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:
Bank of America/Cliff Rives
9000 Southside Blvd, Bldg 700
Jacksonville, FL 32256

~~After recording return to:~~
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #: 68200502789799/3311931152

APN# : P69200
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 07/02/2009, 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

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 04/19/2007, executed
by THOMAS B. SIRCOLOUMB AND CLAUDIA M. SIRCOLOUMB, HUSBAND AND WIFE

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



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and which is recorded in Volume/Book N/A, Page N/A, and if applicable, Document Number 200705100092, 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

** Recorded 5/10/07*

Whereas, Bank of America has been requested to make a loan, line of credit or other financial accommodation to THOMAS B. SIRCOLOUMB AND CLAUDIA M. SIRCOLOUMB, MARRIED TO EACH OTHER

(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 \$ 149,968.00 (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

Record concurrently with Deed of Trust

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: Tonya Townsend 07/02/2009
Date
Its: AVP of National Post Closing

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93-12-2395NSBW 06-2006

(for use in ID OR, WA)



200907090080

Skagit County Auditor

Bank of America Acknowledgment:

State/Commonwealth/District of Florida

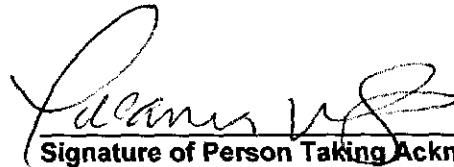
County/City of Duval

On this the 2nd day of July, 2009, before me, Twanna V. Artis, notary public

The undersigned officer, personally appeared Tonya Townsend,

Who acknowledged him/herself to be the AVP of National Post Closing of Bank of America, N.A., and that (s)he, as such AVP of 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 of National Post Closing. In witness whereof I hereunto set my hand and official seal.

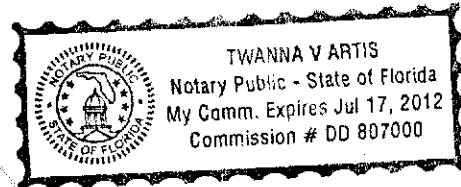
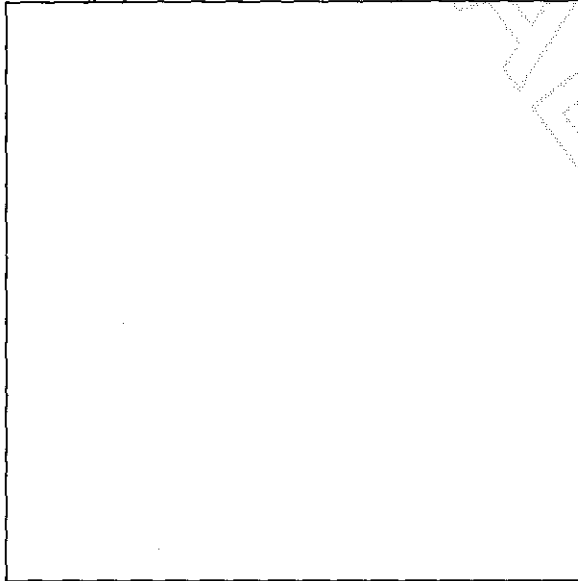


Signature of Person Taking Acknowledgment

Commission Expiration Date: 07/17/2012

Twanna V. Artis

This space is reserved for recording office.



Order ID: 5919404
Loan No.: 3311931152

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 39, "SHOREWOOD", AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGE 82,
RECORDS OF SKAGIT COUNTY, WASHINGTON.

BEING THE SAME PROPERTY CONVEYED TO THOMAS B. SIRCOLOUMB AND CLAUDIA M.
SIRCOLOUMB, HUSBAND AND WIFE BY DEED FROM PAUL S. WAGNER, AS HIS SEPARATE
PROPERTY DATED 09/29/1989 RECORDED 10/02/1989 IN DEED INSTRUMENT NO.
8910020052, IN THE LAND RECORDS OF SKAGIT, WASHINGTON.

Assessor's Parcel Number: P69200



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