



200908170110

Skagit County Auditor

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WHEN RECORDED MAIL TO
U.S. Bank National Association
Retail Service Center
1850 Osborn Ave.
Oshkosh, WI 54903-2746

LAND TITLE OF SKAGIT COUNTY

133993-PA

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. XXXXX6464

This Agreement is made this 12 day of August, 2009, by and between US Bank National Association ND. ("Bank") and WASHINGTON FEDERAL SAVINGS ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 25 day of JUNE, 2008, granted by TODD E WIERSUM AND BROOKE A WIERSUM, HUSBAND AND WIFE ("Borrower"), and recorded in the office of the County Recorder, SKAGIT County, Washington, on Book, Page, as Document 200807280018, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated AUGUST 3, 2009, 2009, granted by the Borrower, and recorded in the same office on AUGUST 13, 2009, as 200908130003, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust, provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$ 200,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: SEE ATTACHED LEGAL

Property Address 12054 MARINE DRIVE ANACORTES WA 98221

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

Bank Name: US Bank National Association ND

Ann K. Gurno

By: Ann K Gurno

Title: Loan Operations Officer

STATE OF Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 12 day of August, 2009, by (name) Ann K Gurno, the (title) Loan Operations Officer of US Bank National Association ND , a national banking association, on behalf of the association.

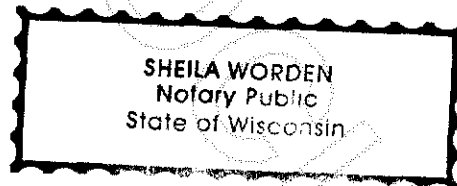
Sheila Worden

Sheila Worden, Notary Public

My Commission Expires: 11/06/2011

Rachel Zentner

Prepared by: RACHEL ZENTNER/TMV



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EXHIBIT A

LOT 11, SKAGIT COUNTY SHORT PLAT NUMBER 6-90, APPROVED MARCH 12, 1991 AND RECORDED MARCH 12, 1991 IN VOLUME 9 OF SHORT PLATS, PAGE 326 UNDER AUDITOR'S FILE NUMBER 9103120066, BEING IN A PORTION OF REVISED SHORT PLAT NUMBER 68-80 AND 90-77 IN THE NORTHWEST QUARTER OF SECTION 2, TOWNSHIP 34 NORTH, RANGE 1 EAST OF THE WILLAMETTE MERIDIAN,

AND EXCEPT THAT PORTION DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHEAST CORNER OF SAID LOT 11, SHORT PLAT NUMBER 6-90;

THENCE SOUTH 88 DEGREES 16 MINUTES 17 SECONDS WEST 54.00 FEET ALONG THE NORTH LINE OF SAID LOT 11 TO THE TRUE POINT OF BEGINNING;

THENCE SOUTH 63 DEGREES 04 MINUTES 51 SECONDS WEST 91.04 FEET;

THENCE NORTH 69 DEGREES 41 MINUTES 47 SECONDS WEST 103.42 FEET, MORE OR LESS, TO SAID NORTH LINE OF LOT 11 AT A POINT BEARING SOUTH 88 DEGREES 16 MINUTES 17 SECONDS WEST FROM THE TRUE POINT OF BEGINNING;

THENCE NORTH 88 DEGREES 16 MINUTES 17 SECONDS EAST 178.25 FEET ALONG SAID NORTH LINE OF LOT 11 TO THE TRUE POINT OF BEGINNING.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 11 SP 6-90 VOL 9 PG 326 A'S 9103120066 PTN SP 68-80 AND 90-77 PTN SEC 2 T34N R1E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO TODD E. WIERSUM AND BROOKE A. WIERSUM, HUSBAND AND WIFE FROM LARRY

37768292

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EXHIBIT A
(continued)

P. BUGHI AND KATHLEEN M. BUGHI, HUSBAND AND WIFE BY DEED
DATED 03/11/03 AND RECORDED 03/27/03 IN INSTRUMENT NO.
200303270202, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY,
WASHINGTON.

Permanent Parcel Number: P105249
TODD E. WIERSUM AND BROOKE A. WIERSUM, HUSBAND AND WIFE

12054 MARINE DRIVE, ANACORTES WA 98221
Loan Reference Number : 20081611114530
First American Order No: 37768292
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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