



200911020101

Skagit County Auditor

11/2/2009 Page 1 of 4 11:27AM

RETURN DOCUMENT TO:

Service Link

4000 Industrial Blvd.

Aliquippa, PA 15001

*Use dark black ink and print legibly. Documents not legible will be rejected per RCW 65.04.045 & 65.04.047***DOCUMENT TITLE(S):**

SUBORDINATION

**AUDITOR FILE NUMBER & VOL. & PG. NUMBERS OF DOCUMENT(S)
BEING ASSIGNED OR RELEASED:**200508220167 200908280003
Additional reference numbers can be found on page _____ of document.**GRANTOR(S):**

BANK OF AMERICA

John A. Seville & Cathleen Seville

Additional grantor(s) can be found on page _____ of document.

GRANTEE(S):

JPMORGAN CHASE BANK,NA.

Additional grantee(s) can be found on page _____ of document.

ABBREVIATED LEGAL DESCRIPTION: (Lot, block, plat name OR; qtr/qtr,
section, township and range OR; unit, building and condo name.)

LOT 33 VOL 8 OF PLATS PGS 78-79 DOC # 9403230079

Additional legal(s) can be found on page _____ of document.

ASSESSOR'S 16-DIGIT PARCEL NUMBER:

3887-000-033-0003

Additional numbers can be found on page _____ of document.

The Auditor/Recorder will rely on the information provided on this form. The responsibility for the accuracy of the indexing information is that of the document preparer.

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

1962052

~~After recording return to:~~
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6820013263XXXX

Bank of America



**Real Estate Subordination Agreement
(Bank of America to Third Party)**

Bank of America, N.A.

This Real Estate Subordination Agreement ("Agreement") is executed as of 06/29/2009, by Bank of America, N.A. ("Subordinator"), having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of JP MORGAN CHASE ("Junior Lien Holder"), having an address for notice purposes of:
1111 POLARIS PKWY
COLUMBUS, OH 43240

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 07/13/2005, executed
by JOHN A. SEVILLE AND CATHLEEN SEVILLE, with a property address of: 16435 COUNTRY CLUB DRIVE, BURLINGTON, WA 98233

which was recorded on 8/22/2005, in Volume/Book N/A, Page N/A, and Document Number 20058220167, and if applicable, modified on 3/6/2006, in Volume/Book N/A, Page N/A, Document Number 200603060152, 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



200911020101
Skagit County Auditor

(for use in ID, OR, WA)

93-12-3421NSBW 02-2005

11/2/2009 Page 2 of 4 11:27AM

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to N/A (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 Junior Lien Holder in the maximum principal face amount of \$ 141,800.00 (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 Junior Lien Holder and Borrower shall determine; and

* Recorded 08/28/2009 in Inst. # 200908280003

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to 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 Junior Lien Holder'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 Junior Lien Holder 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 Junior Lien Holder 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: Andrea Moore

Its: Vice President

06/29/2009
Date

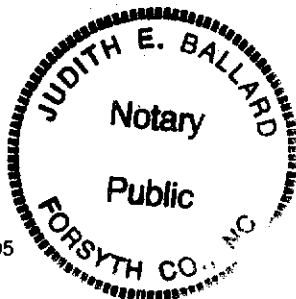


Individual Acknowledgment:

State/Commonwealth/District of North Carolina

County/City of Guilford/Greensboro

On this the Twenty-Ninth day of June, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared Andrea Moore, who 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 purposes 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.



Signature of Person Taking Acknowledgment
Commission Expiration Date: 03/24/2013

93-12-3421NSBW 02-2005



200911020101
Skagit County Auditor

11/2/2009 Page

3 of

4 11:27AM

2, WA)

Exhibit "A"

Legal Description

All that certain parcel of land situated in City of BURLINGTON, County of SKAGIT, State of WA, being known and designated as follows:

LOT 33, "COUNTRY CLUB ADDITION NO. 2", AS PER PLAT RECORDED IN VOLUME 8 OF PLATS AT PAGE 78 AND 79, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.

Being the same property as conveyed from JOHN H. PAULSON AND CAROLYN PAULSON, HIS WIFE to JOHN A. SEVILLE AND CATHLEEN SEVILLE, HUSBAND AND WIFE as described in WARRANTY Deed, Dated 03/18/1994, Recorded 03/23/1994, in Official Records Document No. 9403230079 .

Tax ID: 3887-000-033-0003

1962052 - 1

Page 5 c



200911020101

Skagit County Auditor

11/2/2009 Page

4 of

4 11:27AM