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Skagit County Auditor

3/1/2010 Page 1 of 4 11:28AM

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Reference: 200703230127

201003010098

Type of Document:

SUBORDINATION AGREEMENT

GRANTOR (S):

MARCIA NEU

ROBERT MAYBERGER

GRANTOR (S) Address:

13898 ROSARIO RD

ANACORTES, WA 98221

GRANTEE:

BANK OF AMERICA

4161 PIEDMONT PARKWAY

GREENSBORO, NC 27410

Legal Description on page: LAST PAGE

LOT 5, LOT 6, RANCHO SAN JUAN DEL MAR, SUBDIVISION 7, SKAGIT
COUNTY, WA

APN: 3978-000-006-0006

Date of Document: 02/11/2010

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
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Greensboro, NC 27410
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Bank of America



8170897

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

Recording Requested By:
LSI

Bank of America, N.A.

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/11/2010, by Bank of America, N.A. ("Subordinator"), having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of BANK OF AMERICA, N.A. ("Junior Lien Holder"), having an address for notice purposes of:

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 02/13/2007, executed by MARCIA NEU AND ROBERT MAYBERGER, MARRIED TO EACH OTHER, with a property address of: 13898 ROSARIO RD, ANACORTES, WA 98221

which was recorded on 3/23/2007, in Volume/Book N/A, Page N/A, and Document Number 200703230127, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, of the land records of SKAGIT County, WA, as same 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



201003010099
Skagit County Auditor

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to MARCIA NEU AND ROBERT MAYBERGER, WIFE AND HUSBAND (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 \$ 405,500.00 (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

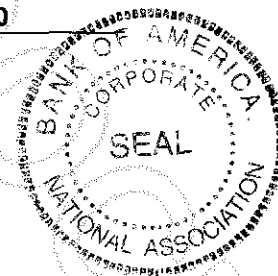
Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation and any amounts advanced pursuant 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: Jean English
Its: Assistant Vice President

02/11/2010
Date

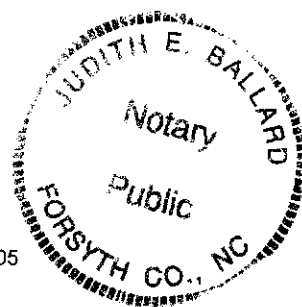


Individual Acknowledgment:

State/Commonwealth/District of North Carolina

County/City of Guilford/Greensboro

On this the Eleventh day of February, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared Jean English, who acknowledged him/herself to be the Assistant Vice President of Bank of America, N.A., and that (s)he, as such Assistant 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 Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



Judith E. Ballard
Signature of Person Taking Acknowledgment
Commission Expiration Date: 03/24/2013

93-12-3421NSBW 02-2005

201003010099
Skagit County Auditor

Loan # : 218578687

Exhibit A

LEGAL DESCRIPTION

The following described property:

Lot 5 and that part of Lot 6, Rancho San Juan Del Mar, Subdivision No. 7, according to the Plat thereof recorded in Volume 7 of Plats, Page 57, Records of Skagit County, Washington, lying Southwesterly of the following described line:

Beginning at a point on the Northwestern line of Rosario County Road, which is North 32 deg. 30' East a distance of 25.71 feet from the Southeasterly corner of said Lot 6;

Thence Northwesternly to a point on the West line of said Lot 6, which is 40 feet Southerly of the Northwest corner of said Lot 6 and the terminal point of said line.

Situated in Skagit County, Washington.

Being the same parcel conveyed to Marcia Neu and Robert Mayberger from The T.G. Schmidt Co., a Partnership, by virtue of a Deed dated 08/16/2000, recorded 08/22/2000, as Instrument No. 200008220116 County of Skagit, State of Washington.

Assessor's Parcel No: 3978-000-006-0006



201003010099

Skagit County Auditor

3/1/2010 Page

4 of

4 11:28AM