



201004260130

Skagit County Auditor

4/26/2010 Page 1 of 3 1:14PM

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

GUARDIAN NORTHWEST TITLE CO.

99277-2

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. xxxx9373

This Agreement is made this 12 day of April, 2010, by and between US Bank National Association ND. ("Bank") and BANK OF AMERICA, NA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 9 day of June , 2008, granted by Epifanio Sedano and Kelly Marie Sedano, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Skagit County, Washington, on Book , Page , as Document 200807100067, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated April 21, 2010, granted by the Borrower, and recorded in the same office on April 26, 2010, as 201004260129, 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 \$ 316700.00, 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 SHEET, EXHIBIT A  
Property Address: 214 LILLY LN MOUNT VERNON WA 98274

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

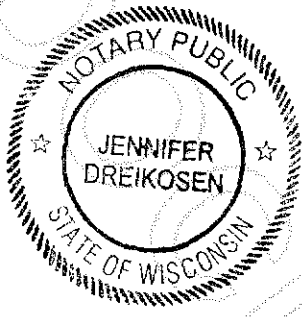
By: Ann K Gurno  
Title: Loan Operations Officer

STATE OF Wisconsin  
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 12 day of April, 2010, 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.

Jennifer Dreikosen  
Jennifer Dreikosen, Notary Public  
My Commission Expires: 10/17/2010

Heidi Braatz  
Prepared by: HEIDI BRAATZ



  
201004260130  
Skagit County Auditor

EXHIBIT A

LOT 5 AS DELINEATED ON MOUNT VERNON SHORT PLAT NO. LU-05-078, APPROVED SEPTEMBER 1, 2006 AND RECORDED SEPTEMBER 7, 2006, UNDER AUFITOR'S FILE NO. 200609070075, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING A PORTION OF LOT 2, TIMBERLINE DIVISION III, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 13 OF PLATS, PAGE 79, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 5 MOUNT VERNON SP LU-05-078 A'S 200609070075 PTN LOT 2  
TIMBERLINE DIV III VOL 13 PG 79

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO EPIFANIO SEDANO AND KRISTY MARIE SEDANO, HUSBAND AND WIFE FROM CHRISTOPHER DEASY, A SINGLE MAN BY DEED DATED 01/14/08 AND RECORDED 01/17/08 IN INSTRUMENT NO. 200801170107, PAGE N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.

Permanent Parcel Number: P125013  
EPIFANIO SEDANO AND KRISTY MARIE SEDANO, HUSBAND AND WIFE

214 LILLY LANE, MOUNT VERNON WA 98274



201004260130

Skagit County Auditor