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Coraopolis, PA 15108



201005190043

Skagit County Auditor

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**Document Title(s)**  
**Subordination Agreement**

ELS#8459993

**Reference Number(s) of related document**

Inst. #200504190111

201005190042

Additional reference #'s on page

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

Campbell, Colleen M.

Campbell, Scott I.

Wells Fargo Bank, NA

Additional grantors on page

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

USAA FSB

Chcago Title Insurance Company, a Nebraska Corporation - (Trustee)

Additional Grantees on page

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

L4, P of the Meadows Division #1, PB Vol. 17, Pgs. 38-39, Skagit Co., WA

Full legal Description on Exhibit A

**Assessor's Property Tax Parcel/Account Number**

4725-000-004-0000

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 Prepared by:**  
Wells Fargo.  
P.O. Box 4149 MAC P6051-019  
Portland, OR 97208-4149  
1-800-945-3056

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[Space Above This Line for Recording Data]

Reference: 24592392213416

Account Number: XXX-XXX-XXX5968-1998

**SUBORDINATION AGREEMENT**  
INDEX AS A MODIFICATION OF DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)

Effective Date: 4/22/2010

Owner(s): SCOTT I. CAMPBELL  
COLLEEN M. CAMPBELL

Current Line of Credit Recorded Commitment \$34,000.00 being reduced to \$15,585.00.

Senior Lender: Usaa Federal Savings Bank

Subordinating Lender: Wells Fargo Bank, N.A.

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the line of credit agreement owned by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan owned by the Wells Fargo Home Mortgage Group.*

Trustee: CHICAGO TITLE INSURANCE COMPANY

Property Address: 2105 MEADOWS LN, ANACORTES, WA 98221



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**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

**SCOTT I. CAMPBELL, AND COLLEEN M. CAMPBELL, HUSBAND AND WIFE** (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Deed Of Trust (With Future Advance Clause) given by the Borrower, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 14th day of April, 2005, which was filed in Instrument# 200504190111 at page N/a (or as No. N/a) of the Official Records in the Office of the Auditor of the County of SKAGIT, State of Washington (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to SCOTT I. CAMPBELL, COLLEEN M. CAMPBELL (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$244,415.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**A. Agreement to Subordinate**

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

**B. Agreement to Change Credit Limit**

Change in Line of Credit Agreement

The Subordinating Lender's agreement to subordinate is conditioned on the reduction in the Borrower's revolving Line of Credit from \$34,000.00 to \$15,585.00.

By signing this Agreement below, the Borrower agrees to this change.

Change in Security Interest

The lien evidenced by the Existing Security Instrument is hereby reduced from \$34,000.00 to \$15,585.00.



**C. Appointment of Substitute Trustee If Applicable**

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

**D. General Terms and Conditions**

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

**E. Signatures and Acknowledgements**

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer or other representative, and the Borrower, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

(ACKNOWLEDGEMENT PAGE FOLLOWS)

**SUBORDINATING LENDER:**

Wells Fargo Bank, N.A.

By

(Signature)

4/22/2010

Date

Jodi Sanborn

(Printed Name)

Supervisor

(Title)

**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF OREGON

) ss.

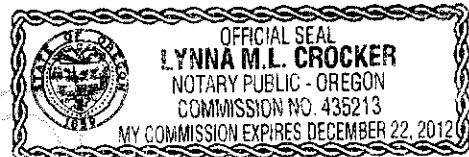
COUNTY OF WASHINGTON

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 22 day of April, 2010, by Jodi Sanborn, as Supervisor of the Subordinating Lender named above, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. She is personally known to me or has produced satisfactory proof of his/her identity.

(Notary Public)

My Commission Expires:

12/22/2012



**BORROWER:**

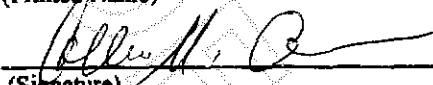


(Signature)  
SCOTT I. CAMPBELL

(Printed Name)

5/14/10

(Date)



(Signature)  
COLLEEN M. CAMPBELL

(Printed Name)

5/14/2010

(Date)

(Signature)

(Date)

(Printed Name)

(Signature)

(Date)

(Printed Name)

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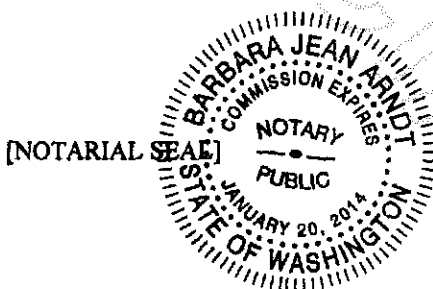
**For An Individual Acting In His/Her Own Right:**

State of Washington

County of Skagit

On this day personally appeared before me Scott L. Campbell and Colleen M. Campbell (here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed he within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 14 day of May, 2010.

Witness my hand and notarial seal on this the 14 day of May, 2010.



Barbara Jean Arndt  
Signature

Barbara Jean Arndt  
Print Name:

Notary Public

My commission Expires: 01/20/2014



Order No.: **8459993**  
Loan No.: **1003118444**

## **Exhibit A**

The following described property:

Lot 4, Plat of the Meadows Div. No. 1, according to the Plat thereof, recorded in Volume 17 of Plats, at Pages 38 and 39, Records of Skagit County, Washington.

Assessor's Parcel No: **4725-000-004-0000**



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