



201102100044

Skagit County Auditor

2/10/2011 Page 1 of 3 10:17AM

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

GUARDIAN NORTHWEST TITLE CO.

100913

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 7478

This Agreement is made this 31 day of December, 2010, by and between US Bank, National Association ND ("Bank") and WELLS FARGO BANK, N.A. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 15 day of January, 2008, granted by James R Cook and Tara I Cook, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Skagit County, Washington, on Book , Page , as Document 200802060044, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 2-4, 2011, granted by the Borrower, and recorded in the same office on 2-9, 2011, as DT # 201102090045, 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 \$ 146,000.00, 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 29832 South Skagit Highway, Sedro Woolley, WA 98284

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

Bank Name: US Bank, National Association ND

By: Steven Barnes

Title: Vice President

STATE OF Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 31 day of December, 2010, by (name) Steven Barnes, the (title) Vice President 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

Ivy Crook

Prepared by: Ivy Crook



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LOT 3 OF SHORT PLAT NO. 95-032, APPROVED DECEMBER 27, 1995,
RECORDED JANUARY 3, 1996, IN BOOK 12 OF SHORT PLATS, PAGE 64,
UNDER AUDITOR'S FILE NO. 9601030040, RECORDS OF SKAGIT
COUNTY, WASHINGTON, AND BEING A PORTION OF THE SOUTHEAST 1/4
OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 35 NORTH, RANGE
5 EAST, WILLAMETTE MERIDIAN.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

LOT 3 SP 95-032 BK 12 PG 64 A'S 9601030040 PTN SEC 25 T35N
R5E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO JAMES R. COOK
AND TARA I. COOK, HUSBAND AND WIFE FROM JAMES R. COOK, WHO
ALSO APPEARS OF RECORD AS JAMES RAY COOK AND TARA I. COOK,
WHO ALSO APPEARS OF RECORD AS TARA I. BROWNFIELD AND TARA
IDALINE BROWNFIELD, HUSBAND AND WIFE BY DEED DATED 12/08/99
AND RECORDED 12/10/99 IN INSTRUMENT NO. 199912100083, PAGE
N/A IN THE LAND RECORDS OF SKAGIT COUNTY, WASHINGTON.



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