

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



201105030043  
Skagit County Auditor

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BREA

0354TP411

APN# : P67627

Abbreviated Legal: PTN. TRACT A, "MORGAN'S TRACTS" VOL 6, PG 11.

**Deed of Trust Subordination Agreement  
(Bank of America to Bank of America)  
REF#: 68200505773699**

Bank of America, N.A.

# 200811200010  
# 201006010131

This Real Estate Subordination Agreement ("Agreement") is executed as of 05/13/2010, by Bank of America, N.A., having an address of 275 Valencia Avenue, Brea, CA 92823-6340

("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of  
Bank of America  
4161 Piedmont Parkway  
Greensboro, NC 27410

**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 11/20/2008, executed  
by GARY L GOUIN AND LINDA L GOUIN

and which is recorded in Volume/Book \_\_\_\_\_, Page \_\_\_\_\_, and if applicable, Document Number 200811200010, 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

**Whereas**, Bank of America has been requested to make a loan, line of credit or other financial accommodation to GARY L GOUIN AND LINDA L GOUIN (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 Bank of America in the maximum principal face amount of \$ 37,761.00\* (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 Bank of America and Borrower shall determine; and

\* RECORDED 6/11/2010 DOC. 201006010131

**Now, Therefore**, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's 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 Bank of America'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 Bank of America 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 Bank of America 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:  05/13/10  
Date  
By: DIANA HONORE  
Its: AVP/WORK FLOW COORDINATOR



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**Bank of America Acknowledgment:**

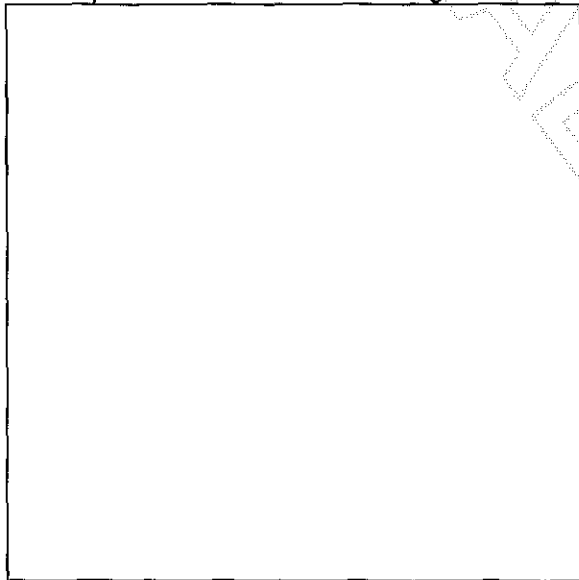
(State/ Commonwealth/District of CALIFORNIA

(County/City of ORANGE / BREA

On this the 13TH day of MAY 2010 , before me, CARRIE LYNN, NOTARY PUBLIC  
The undersigned officer, personally appeared DIANA HONORE,  
Who acknowledged ~~him/herself~~ to be the AVP/WORK FLOW COORDINATOR of Bank of America, N.A.,  
and that ~~she~~, as such AVP/WORK FLOW COORDINATOR,  
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 AVP/WORK FLOW COORDINATOR. In witness  
whereof I hereunto set my hand and official seal.  
*Diana Honore*

*Carrie Lynn Cook*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 08/29/10

This space is reserved for recording office.



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**Exhibit "A"**

Real property in the City of **BURLINGTON**, County of **Skagit**, State of **Washington**, described as follows:


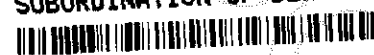
**THAT PORTION OF TRACT "A" OF "MORGAN'S TRACTS", AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:**

**BEGINNING AT A POINT ON THE NORTH LINE OF THE CASCADE HIGHWAY SOUTH 60 DEG. 42' WEST 168.61 FEET FROM THE EAST LINE OF SAID TRACT "A"; THENCE NORTH PARALLEL WITH THE SAID EAST LINE TO A POINT 140 FEET SOUTH OF THE NORTH LINE OF SAID TRACT "A"; THENCE SOUTHWESTERLY ALONG A STRAIGHT LINE DRAWN TO THE NORTHEAST CORNER OF TRACT DEEDED TO WILLIAM E. ROGERS, JR., BY DEED RECORDED UNDER AUDITOR'S FILE NO. 444891, SAID POINT BEING THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTH 88 DEG. 10' EAST TO THE EAST LINE OF THE TRACT DEEDED TO IVER HANSON., ET UX BY DEED RECORDED UNDER AUDITOR'S FILE NO. 510686; THENCE SOUTHEASTERLY TO A POINT ON THE NORTH LINE OF THE CASCADE HIGHWAY WHICH IS SOUTH 60 DEG. 42' WEST 168.61 FEET FROM THE EAST LINE OF SAID TRACT "A"; THENCE SOUTH 60 DEG. 42' WEST ALONG THE NORTH LINE OF SAID HIGHWAY 100 FEET; THENCE NORTHWESTERLY AT RIGHT ANGLES TO SAID HIGHWAY TO A POINT DUE SOUTH OF THE TRUE POINT OF BEGINNING; THENCE NORTH TO THE TRUE POINT OF BEGINNING.**

**FOR INFORMATION ONLY :**

**PTN. TRACT A, "MORGAN'S TRACTS" VOL 6, PG 11.**

APN #: **P67627**

 **GOVIN**  
**43536007** **WA**  
**FIRST AMERICAN ELS**  
**SUBORDINATION OF DEED OF TRUST**  
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**Skagit County Auditor**