

WASHINGTON STATE COUNTY AUDITOR/RECORDER'S INDEXING FORM

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Wells Fargo Bank
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P.O. Box 50010
Roanoke, VA 24022

Document Title(s) (or transactions contained therein):

05-00145-11
SUBORDINATION AGREEMENT FOR
DEED OF TRUST



201111030104

Skagit County Auditor

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Grantor(s)

Wells Fargo Bank, N.A.
101 North Phillips Avenue
Sioux Falls, SD 57104

FORREST E MCINTOSH
MOLLY J MCINTOSH
FORREST E MCINTOSH JR

LAND TITLE OF SKAGIT COUNTY

Grantee(s)

Wells Fargo Bank, N. A.

140414-3A

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

Lot 1, Lot 6 at Summit Park # II; Lot 6, Lot 1 at Summit Park # I
8667 SOUTHRIDGE PLACE, ANACORTES, WA 98221-0000

Additional legal description is on page *page 5* See ~~Exhibit A~~ of document.

Assessor's Property Tax Parcel or Account Number: 46920000010000 *P111114*

Reference Number(s) of Documents assigned or released: 373982402252362
201111030001

Additional references Document ID# 201009070144 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.

Note: The Auditor or Recording Officer will rely on the information provided on this form. The staff will not read the document to verify the accuracy of or the completeness of the indexing information provided herein.

This Instrument Prepared by:

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

[Space Above This Line for Recording Data]

Reference: 373982402252362

Account: XXX-XXX-XXX1709-1998

**SUBORDINATION AGREEMENT FOR
DEED OF TRUST**

Effective Date: 10/13/2011

Owner(s): FORREST E MCINTOSH
MOLLY J MCINTOSH
FORREST E MCINTOSH JR

Current Lien Amount: \$417,000.00.

Senior Lender: Wells Fargo Bank, N. A.

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 lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Trustee: WELLS FARGO FINANCIAL NATIONAL BANK

Property Address: 8667 SOUTHRIDGE PLACE, ANACORTES, WA 98221-0000

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.

FORREST E MCINTOSH JR AND MOLLY J MCINTOSH, 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 (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 26th day of August, 2010, which was filed in Document ID# 201009070144 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

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Washington. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to FORREST E MCINTOSH and MOLLY J MCINTOSH (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 \$399,500.00 (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.

*recorded under Auditor's File No. 201111030001

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. 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.

C. 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.

D. Signatures and Acknowledgements

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

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SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By

(Signature)

10/13/2011

Date

Barbara A. Edwards

(Printed Name)

Work Director

(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

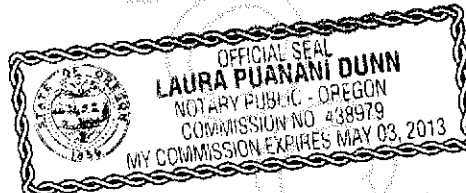
STATE OF Oregon,

COUNTY OF Washington)

ss.

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 13 day of OCT., 2011, by Barbara A. Edwards, as Work Director of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Laura Puanani Dunn (Notary Public)



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Schedule "A-1"

140414-SA

DESCRIPTION:

PARCEL "A":

Lot 1, "PLAT OF ESTATES AT SUMMIT PARK DIV. II," as per plat recorded in Volume 16 of Plats, pages 162 and 163, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

PARCEL "B":

That portion of Lot 6, "PLAT OF ESTATES AT SUMMIT PARK DIV. 1," as per plat recorded in Volume 16 of Plats, pages 145 and 146, records of Skagit County, Washington, described as follows:

Beginning at the Northeast corner of said Lot 6, said point being also the Northwest corner of Lot 1, "PLAT OF ESTATES AT SUMMIT PARK DIV. II," as per plat recorded in Volume 16 of Plats, pages 162 and 163, records of Skagit County, Washington;
thence Southerly along the common line between said Lots 1 and 6 on the following bearings and distances:

South 0°19'51" East, a distance of 90.61 feet to the true point of beginning of this property description;
thence continuing South 0°19'51" East, a distance of 118.05 feet;
thence South 23°31'50" West, a distance of 136.30 feet to a point on said common lot line which bears South 12°28'06" West, a distance of 248.88 feet from the true point of beginning;
thence North 12°28'06" East, departing from said common lot line, a distance of 248.88 feet to the true point of beginning.

Situate in the County of Skagit, State of Washington.



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