

WASHINGTON STATE COUNTY AUDITOR/RECORDER'S INDEXING FC

Return Address:

Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900



201112280006

Skagit County Auditor

12/28/2011 Page 1 of 5 9:32AM

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

**SUBORDINATION AGREEMENT FOR
DEED OF TRUST**

Chicago Title 620014137

Grantor(s)

Wells Fargo Bank, N.A. AS ASSIGNEE OF PACIFIC CREST SAVINGS BANK WHOSE NOMINEE IS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
101 North Phillips Avenue
Sioux Falls, SD 57104

CHRISTOPHER T ZIMMER

Grantee(s)

Wells Fargo Bank, N.A.

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

3712 SENECA DR, MOUNT VERNON, WA 98273

Additional legal description is on page See Exhibit A of document. Lot 5, PLAT OF PARK
MEADOWS

Assessor's Property Tax Parcel or Account Number: 4666-000-005-0000

Reference Number(s) of Documents assigned or released: 185964441551115

Additional references Document ID# 200601270129 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
MAC P6051-019
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

MIN # 100196210000062403

[Space Above This Line for Recording Data]

MERS Telephone # 1-(888) 679-6377

Reference: 185964441551115

Account: XXX-XXX-XXX2163-0001

**SUBORDINATION AGREEMENT FOR
DEED OF TRUST**

Effective Date: 11/18/2011

Owner(s): CHRISTOPHER T ZIMMER

Current Lien Amount: \$47,000.00.

Senior Lender: Wells Fargo Bank, N.A.

Subordinating Lender: Wells Fargo Bank, N.A. AS ASSIGNEE OF PACIFIC CREST SAVINGS BANK WHOSE
NOMINEE IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

*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: LAND TITLE

Property Address: 3712 SENECA DR, MOUNT VERNON, WA 98273

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.

CHRISTOPHER T. ZIMMER, AN ^{ms}UNMARRIED PERSON (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:

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See Exhibit A

which document is dated the 23rd day of January, 2006, which was filed in Document ID# 200601270129 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 secures repayment of a debt evidenced by a note or a line of credit agreement extended to CHRISTOPHER T ZIMMER (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 \$189,550.00 (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. 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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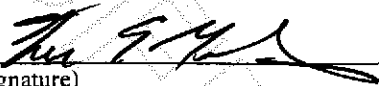


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SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

Mortgage Electronic Registration Systems, Inc.


(Signature)

Tom E. Gilroy
(Printed Name)

Vice President
(Title)

11/18/2011
(Date)


(Signature)

Michael P. Costello
(Printed Name)

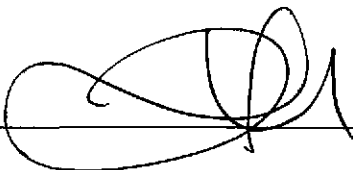
Assistant Secretary
(Title)

11/18/2011
(Date)

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 18 day of Nov, 2011, by Tom E. Gilroy, as Vice President, of Wells Fargo Bank, N.A., on behalf of said Subordinating Lender, pursuant to authority granted by its Board of Directors and Michael P. Costello, of Wells Fargo Bank, N.A., pursuant to authority granted by its Board of Directors, and as Assistant Secretary as authorized signer on behalf of MERS. S/he is personally known to me or has produced satisfactory proof of his/her identity.

 (Notary Public)

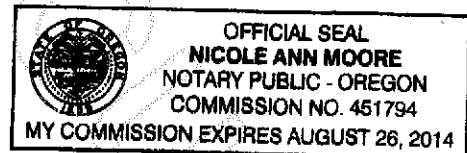


Exhibit A

Reference Number: 185964441551115

Legal Description:

For APN/Parcel ID(s): P108308 and 466-00-005-0000

Lot 5, PLAT OF PARK MEADOWS, according to the plat thereof, recorded in Volume 16 of Plats, pages 82 through 84, records of Skagit County, Washington.

Situated in Skagit County, Washington.

