

WASHINGTON STATE COUNTY AUDITOR/RECORDER'S INDEXING FORM

**Return Address:**

Wells Fargo Bank  
Doc. Mgmt - MAC R4058-030  
P.O. Box 50010  
Roanoke, VA 24022



201210290031

Skagit County Auditor

10/29/2012 Page

1 of

7 10:41AM

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

**SUBORDINATION AGREEMENT FOR MODIFICATION OF  
SHORT FORM OPEN-END DEED OF TRUST**

Grantor(s)

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

LAND TITLE OF SKAGIT COUNTY

142756-0a

ROBERT A PATRONSKY  
PATRICIA L PATRONSKY

Grantee(s)

Wells Fargo Bank, N. A.

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

LOT 64, "SKYLINE NO.10"

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

Assessor's Property Tax Parcel or Account Number: P59974

Reference Number(s) of Documents assigned or released: 7038004533

Additional references Document ID# 201104210033 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.

201210290030

**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]

05-00125-12

Reference: 7038004533

Account Number: XXX-XXX-XXX6453-1998

**SUBORDINATION AGREEMENT FOR MODIFICATION OF  
SHORT FORM OPEN-END DEED OF TRUST**

Effective Date: 8/27/2012

Owner(s): ROBERT A PATRONSKY  
PATRICIA L PATRONSKY

Current Line of Credit Recorded Commitment \$100,000.00 being reduced to \$29,000.00.

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: 4305 TYLER WAY, ANACORTES, WA 98221

**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.

ROBERT A. PATRONSKY AND PATRICIA L. PATRONSKY, 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 Short Form Open-End Deed of Trust (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

HE360 SUB MOD - WA (rev 20120302)  
0000000000549696

Page 2 of 6



201210290031  
Skagit County Auditor

See Exhibit A

which document is dated the 28th day of March, 2011, which was filed in Document ID# 201104210033 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 ROBERT A PATRONSKY, PATRICIA L PATRONSKY (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 \$109,900.00 (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.  
\*recorded under Auditor's File No. 201210290030.

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**

The Subordinating Lender's agreement to subordinate is conditioned subject to the following:

Change in Line of Credit Agreement

The credit limit under the Line of Credit Agreement is hereby changed from \$100,000.00 to the new credit limit of \$29,000.00.

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

Change in Security Interest

The lien evidenced by the Existing Security Instrument is hereby reduced from \$100,000.00 to \$29,000.00.

By signing this Agreement below, the Owner(s) agrees to this change.

**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.

**SUBORDINATING LENDER:**

Wells Fargo Bank, N.A.

By [Signature] AUG 27 2012  
(Signature) Date

Gabriel Georgescu  
(Printed Name)

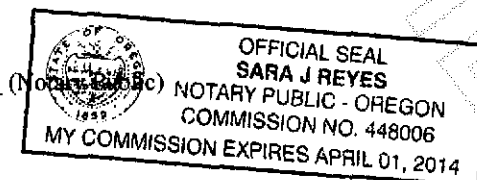
Customer Service Supervisor  
(Title)

**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 27 day of Aug 2012, by Gabriel Georgescu, as Customer Service Supervisor 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.

[Signature]



HE360 SUB MOD - WA (rev 20120302)  
0000000000549696

Page 4 of 6



201210290031  
Skagit County Auditor

**Schedule "A-1"**

**142756-OA**

**DESCRIPTION:**

Lot 64, "SKYLINE NO. 10," as per plat recorded in Volume 9 of Plats, pages 117 through 120, inclusive, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, State of Washington.



201210290031  
Skagit County Auditor

**BORROWER(S):** I received and read a completed copy of this Modification Agreement before I signed it. I agree to all its terms.

(Signature) Robert A Patronsky

(Date) 10-24-12

(Signature) Patricia L Patronsky

(Date) 10/24/12

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

**OWNER(S):** As a signer on the Security Instrument under the Line of Credit Agreement, the undersigned hereby acknowledges this Modification Agreement and agrees to its terms, and a receipt of a copy of the same.

(Signature) Robert A Patronsky

(Date) 10-24-12

(Signature) Patricia L Patronsky

(Date) 10/24/12

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_



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

State of Washington

County of Island

On ~~this~~ day personally appeared before me Robert A. Patronsky  
Patricia A. Patronsky (here insert the name of grantor or  
grantors) to me known to be the individual, or individuals described in and who executed the 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 24th day of

October, 2012

Witness my hand and notarial seal on this the 24th day of October, 2012

[NOTARIAL SEAL]

Sharon Garrard  
Signature

Sharon Garrard  
Print Name:

Residing at Notary Public  
Dark Harbor

My commission Expires: 2-10-2014

