



201212190009

Skagit County Auditor

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

CHICAGO TITLE

620017043

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

**Deed Of Trust Subordination Agreement**

Account No. xxxx3644

This Agreement is made this November 6, 2012, by and between U.S. Bank National Association ND ("Bank") and EDWARD JONES MORTGAGE, LLC ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 11/24/2010, granted by Robert W. Vaux and Kristen E. Murphy, husband and wife ("Borrower"), and recorded in the office of the Register of Deeds, Skagit County, Washington, on Book \_\_\_\_\_, Page \_\_\_\_\_, as Document 201012200024, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 12-14-12, 20\_\_\_\_, granted by the Borrower, and recorded in the same office on December 19, 2012, as 201212190008, 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 \$234,100.00, 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 3601 Mallard Ct., Anacortes, WA 98221-3692

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

Bank Name: US Bank National Association ND

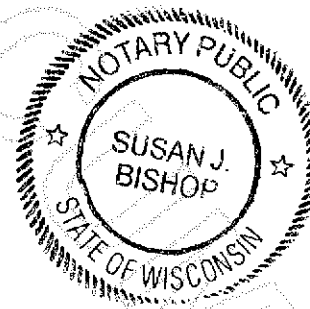
  
By: Steven Barnes, Vice President

STATE OF Wisconsin )  
COUNTY OF Winnebago )

The foregoing instrument was acknowledged before me November 6, 2012, by Steven Barnes, Vice President of US Bank National Association ND, a national banking association, on behalf of the association.

  
Susan J. Bishop, Notary Public  
My Commission Expires on 10/18/2015

  
Prepared by: Shannon Hensel



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**EXHIBIT "A" LEGAL DESCRIPTION**

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Account #: 18039464  
Order Date: 11/03/2010  
Reference: 20103071824550  
Name: ROBERT VAUX  
Deed Ref: N/A

Index #:  
Parcel #: P118710

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**SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:**

**LOT 5 "MALLAND MEADOWS PLAT", ACCORDING TO THE PLAT THEREOF, RECORDED UNDER AUDITOR'S FILE NO. 200112260185, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

**SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.**

**BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 200301100225, OF THE SKAGIT COUNTY, WASHINGTON RECORDS.**



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