



201301290054
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

GUARDIAN NORTHWEST TITLE CO.

A 104488-2

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. xxxx9640

This Agreement is made this November 6, 2012, by and between U.S. Bank National Association ND ("Bank") and CORNERSTONE HOME LENDING INC. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 01/29/2009, granted by Gina Thomas, AKA Gina L. Thomas, FKA Gina Lynn Morrow, and Vaughn Thomas, married ("Borrower"), and recorded in the office of the Register of Deeds, Skagit County, Washington, on Book , Page , as Document 200902200060, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated January 17, 2013, granted by the Borrower, and recorded in the same office on January 29, 2013, as 201301290053, 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 \$341,079.00, 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 4805 Harbor View Pl., Anacortes, WA 98221-4087

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

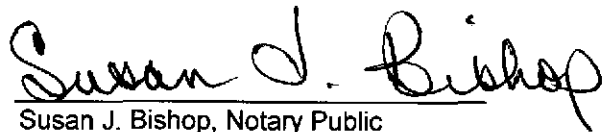
Bank Name: US Bank, National Association ND

By: 
Steven Barnes, Vice President

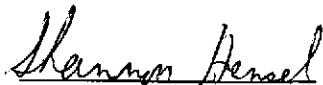
STATE OF Wisconsin)

COUNTY OF Winnebago)

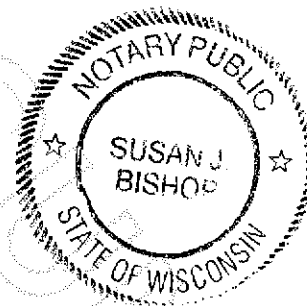
The foregoing instrument was acknowledged before me November 6, 2012, by Steven Barnes, Vice President of US Bank National Association ND, a national banking association, on behalf of the association.



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



Prepared by: Shannon Hensel



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EXHIBIT "A" LEGAL DESCRIPTION

Account #: 14389567
Order Date : 01/07/2009
Reference : 20090061542490
Name : GINA THOMAS
Deed Ref : N/A

Index #:

Parcel #: P105262

LOT 3, HARBOR VIEW ESTATES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGES 117 AND 118, 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.



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