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When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117

78575519

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## **Deed Of Trust Subordination Agreement**

Account No. 320743

This Agreement is made this April 2, 2013, by and between U.S. Bank National Association ND ("Bank") and U.S. Bank National Association ND ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 11/05/2004, granted by Douglas E. Andrews and Sheila Andrews, husband and wife ("Borrower"), and recorded in the office of the Register of Deeds, Skagit County, Washington, on Book Page, as Document 200412080161, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 11/09/22012, granted by the Borrower, and recorded in the same office on 01/03/2013, as 201301030010, 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 \$110,285.00, 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 5804 Sunset Ave., Anacortes, WA 98221

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

Bank Names US Bank, National Association ND

Ву: Steven Barnes, Vice President

STATE OF \_\_\_ Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me April 2, 2013, 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

LOTS 6 THROUGH 8, BLOCK 13, FIRST PLAT OF SHIP HARBOR, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 13 RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

ABBRV LEGAL

LOTS 6-8 BLK 13 1ST PLAT OF SHIP HARBOR VOL 1 PG 13

Permanent Parcel Number: 3816-013-008-0003 DOUGLAS E. ANDREWS AND SHELIA L. ANDREWS, HUSBAND AND WIFE

5804 SUNSET AVENUE, ANACORTES WA 98221

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