



Skagit County Auditor

\$75.00

6/18/2013 Page

1 of

4 10:57AM

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

GUARDIAN NORTHWEST TITLE CO.

105671-2

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 2082

Geo-Parcel Number 3772-119-014-0002

This Agreement is made this June 3, 2013, by and between U.S. Bank National Association as successor by merger with U.S. Bank National Association ND ("Bank") and WELLS FARGO BANK, N.A. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated April 1, 2009, granted by Anneliesa Gourley, unmarried ("Borrower"), and recorded in the office of the County Recorder, Skagit County, Washington, on Book , Page , as Document 200904220039 and Modification to Deed of Trust dated March 19, 2010 recorded on May 12, 2010 as Document 201005120021, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated June 11, 2013, granted by the Borrower, and recorded in the same office on June 18, 2013, as 201306180047, 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 \$94,900.00, 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 Exhibit A
Property Address: 1402 16th St, Anacortes, WA 98221-2229
PIN: 3772-119-014-0002

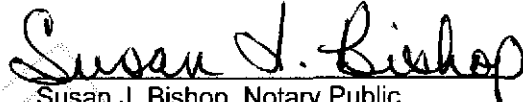
IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association
as successor by merger with U.S. Bank National Association ND

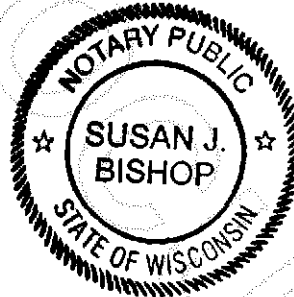

By: Steven Barnes, Vice President

STATE OF Wisconsin
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me June 3, 2013, by Steven Barnes, Vice President of U.S. Bank National Association as successor by merger with U.S. 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: Hollie M. Brown



201306180048

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)


This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement Modification Date: 06/03/13 Note Date: 04/01/09 Maturity Date: 04/01/34 Account Number ending in: ****2082 Original Credit Limit: \$100,000.00 New Credit Limit: \$66,098.00	Recording Requested by & When Recorded Return to: U.S. Bank, N.A. 1850 Osborn Avenue Oshkosh, WI 54902
Borrowers: (as listed on mortgage) Anneliesa Gourley, unmarried	
Bank: U.S. Bank, N.A. as successor by merger with U.S. Bank National Association ND	
The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.	

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to decrease the Original Credit Limit to the amount of the New Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire New Credit Limit on the Home Equity Line Agreement. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. There is no additional indebtedness secured by this Modification.

Borrowers and Grantors

	06/18/13
X	Date
_____	Date
X	Date
_____	Date
X	Date
_____	Date

Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement

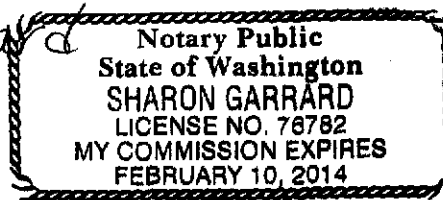


State of Washington)
County of Island) ss.

On this 13th day of June, 2013, before me, a notary public, personally appeared
Annelieba Gourley
known or identified to me to be the person(s) whose name(s) (s) subscribed to the within instrument, and
acknowledged to me that he/she/they executed the same.

Sharon Garrard
Notary Public

Notary printed name Sharon Garrard
My commission expires 2-10-14



U.S. Bank N.A. as successor by merger with U.S. Bank National Association ND

Signature: [Signature]
Steven Barnes, Vice President

State of Wisconsin)

ss

County of Winnebago)

This instrument was acknowledged before me on the 03 day of June, 2013, by
Steven Barnes, Vice President of U.S. Bank National Association, as successor by merger with
U.S. Bank National Association ND, a national banking association, on behalf of the
association.

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

