



201306270067

Skagit County Auditor

\$75.00

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RETURN DOCUMENT TO:Service Link4000 Industrial Blvd.Aliquippa, PA 15001*Use dark black ink and print legibly. Documents not legible will be rejected per RCW 65.04.045 & 65.04.047***DOCUMENT TITLE(S):****SUBORDINATION**

201306270066

**AUDITOR FILE NUMBER & VOL. & PG. NUMBERS OF DOCUMENT(S)
BEING ASSIGNED OR RELEASED:**

2008031410130

Additional reference numbers can be found on page _____ of document.

GRANTOR(S):**BANK OF AMERICA**

Richard M. Houser Virginia C. Houser

Additional grantor(s) can be found on page _____ of document.

GRANTEE(S):**JPMORGAN CHASE BANK, NA**

Additional grantee(s) can be found on page _____ of document.

**ABBREVIATED LEGAL DESCRIPTION: (Lot, block, plat name OR; qtr/qtr,
section, township and range OR; unit, building and condo name.)****LOT 789 SURVEY OF SHELTER BAY DIV 4**

Tribal and Allotted Lands of Swinomish Indian Reservation

Additional legal(s) can be found on page 4 of document.**ASSESSOR'S 16-DIGIT PARCEL NUMBER:**

5100-004-789-0000

Additional numbers can be found on page 4 of document.

The Auditor/Recorder will rely on the information provided on this form. The responsibility for the accuracy of the indexing information is that of the document preparer.

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6820050490XXXX

Bank of America



**Real Estate Subordination Agreement
(Bank of America to Third Party)**

Bank of America, N.A.

This Real Estate Subordination Agreement ("Agreement") is executed as of 05/28/2013, by Bank of America, N.A. ("Subordinator"), having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of JP MORGAN CHASE BANK, N.A. ("Junior Lien Holder"),

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 03/07/2008, executed
by RICHARD M. HOUSER AND VIRGINIA C. HOUSER, HUSBAND AND WIFE, with a property address of: 789 SHELTER BAY DR, LA CONNER, WA 98257

which was recorded on 3/14/2008, in Volume/Book N/A, Page N/A, and Document Number 200803140130, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, of the land records of SKAGIT County, WA, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and



be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Junior Lien Holder in the maximum principal face amount of \$ 71,500.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges which may accrue thereon, and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Junior Lien Holder's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Bank of America, N.A.

By:

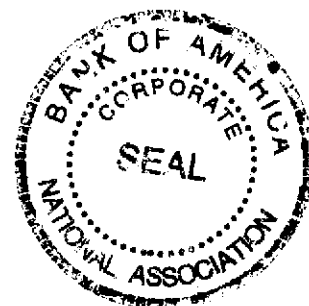
Cristie Wiley

Its:

Assistant Vice President

05/28/2013

Date

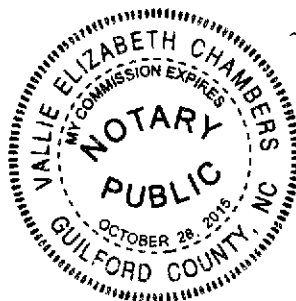


Individual Acknowledgment:

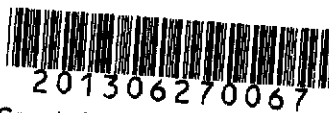
State/Commonwealth/District of North Carolina

County/City of Guilford/Greensboro

On this the Twenty- Eighth day of May, 2013, before me, Vallie Elizabeth Chambers, the undersigned Notary Public, personally appeared Cristie Wiley, who acknowledged him/herself to be the Assistant Vice President of Bank of America, N.A., and that (s)he, as such Assistant Vice President, Being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



Vallie Elizabeth Chambers
Signature of Person Taking Acknowledgment
Commission Expiration Date: 10/28/2015



LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN SKAGIT COUNTY, STATE OF WASHINGTON, AS MORE FULLY DESCRIBED IN DEED DOC # 201005210052, ID# P129456, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 789, "SURVEY OF SHELTER BAY DIV. 4, TRIBAL AND ALLOTTED LANDS OF SWINOMISH INDIAN RESERVATION", AS RECORDED IN VOLUME 48 OF OFFICIAL RECORDS, PAGES 627 THROUGH 631, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PROPERTY ADDRESS: 789 SHELTER BAY DRIVE, LA CONNER, WA

BY LEASEHOLD DEED FROM RICHARD M. HOUSER AND VIRGINIA C. HOUSER, HUSBAND AND WIFE AS SET FORTH IN DEED DOC # 201005210052, DATED 05/13/2010 AND RECORDED 05/21/2010, SKAGIT COUNTY RECORDS, STATE OF WASHINGTON.

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