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Aliquippa, PA 15001



Skagit County Auditor  
8/29/2013 Page

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\$77.00  
6 9:24AM

Document Title(s) (or transactions contained therein):

**SUBORDINATION AGREEMENT FOR MODIFICATION OF  
DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)**

Grantor(s)

Wells Fargo Bank, N.A.  
101 North Phillips Avenue  
Sioux Falls, SD 57104

DIANA J LOWRY

Grantee(s)

Wells Fargo Bank, N. A.

Legal Description (abbreviated: i.e., lot, block, plat or section, township, range)

LOT 27 TJ TOWNHOUSES AS Recorded November 30, 2000. Under  
Skagit County Auditors File No. 200011300053

Additional legal description is on page See Exhibit A of document.

Assessor's Property Tax Parcel or Account Number: P117614

Reference Number(s) of Documents assigned or released:

Additional references Document ID# 200307170094 at page N/A (or as No. N/A) of the Official Records in the Office of the Auditor of the County of SKAGIT, State of Washington.

**Note:** The Auditor or Recording Officer will rely on the information provided on this form. The staff will not read the document to verify the accuracy of or the completeness of the indexing information provided herein.

**This Instrument Prepared by:**  
Wells Fargo  
P.O. Box 4149 MAC P6051-019  
Portland, OR 97208-4149  
1-800-945-3056

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[Space Above This Line for Recording Data]

Reference: 7035840162

Account Number: XXX-XXX-XXX6168-1998

**SUBORDINATION AGREEMENT FOR MODIFICATION OF  
DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 6/5/2013

Owner(s): DIANA J LOWRY

Current Line of Credit Recorded Commitment \$13,099.00 being reduced to \$11,250.00.

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N.A.

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.*

Trustee: CHICAGO TITLE INSURANCE COMPANY

Property Address: 1814 NORTH 30TH STREET, MOUNT VERNON, WA 98273

**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

DIANA J. LOWRY, AN UNMARRIED PERSON (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Deed Of Trust (With Future Advance Clause) (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

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See Exhibit A

which document is dated the 4th day of July, 2003, which was filed in Document ID# 200307170094 at page N/A (or as No. N/A) of the Official Records in the Office of the Auditor of the County of SKAGIT, State of Washington. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to DIANA J LOWRY (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$87,000.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

*\*Dated 7/2/2013, Recorded 8/2/2013 as Doc # 20130802012*

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**A. Agreement to Subordinate**

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

**B. Agreement to Change Credit Limit**

The Subordinating Lender's agreement to subordinate is conditioned subject to the following:

Change in Line of Credit Agreement

The credit limit under the Line of Credit Agreement is hereby changed from \$38,099.00 to the new credit limit of \$11,250.00.

By signing this Agreement below, the Borrower(s) agrees to this change.

Change in Security Interest

The lien evidenced by the Existing Security Instrument is hereby reduced from \$13,099.00 to \$11,250.00.

By signing this Agreement below, the Owner(s) agrees to this change.

**C. Appointment of Substitute Trustee If Applicable**

The Existing Security Instrument names CHICAGO TITLE INSURANCE COMPANY, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes CHICAGO TITLE INSURANCE COMPANY as Trustee and designates and appoints Wells Fargo Financial National Bank as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.



**D. General Terms and Conditions**

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

**Severability** – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

**E. Signatures and Acknowledgements**

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer or other representative, and the Borrower, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

**SUBORDINATING LENDER:**

Wells Fargo Bank, N.A.

By

(Signature)

*Jamie Ann Marchetti*

JUN 06 2013

Date

Jamie Ann Marchetti

(Printed Name)

Vice President Loan Documentation

(Title)

**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Oregon )

)ss.

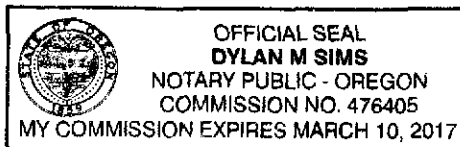
COUNTY OF Multnomah )

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 6TH day of JUNE, 2013, by Jamie Ann Marchetti, as Vice President Loan Documentation of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

*[Signature]*

(Notary Public)

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*I agree* **BORROWER(S):** I received and read a completed copy of this Modification Agreement before I signed it to all its terms.

*Diana J. Lowry*  
(Signature) DIANA J. LOWRY

*July 2, 2013*  
(Date)

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

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(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

**OWNER(S):** As a signer on the Security Instrument under the Line of Credit Agreement, the undersigned hereby acknowledges this Modification Agreement and agrees to its terms, and a receipt of a copy of the same.

*Diana J. Lowry*  
(Signature) DIANA J. LOWRY

*July 2, 2013*  
(Date)

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

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(Date) \_\_\_\_\_

(Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

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**For An Individual Acting In His/Her Own Right:**

State of WASHINGTON

County of SKAGIT

On this day personally appeared before me Tim CAMERON  
DIAN J LOWRY (here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed he within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 2<sup>ND</sup> day of JULY 2013.

Witness my hand and notarial seal on this the 2<sup>ND</sup> day of JULY 2013.



Signature

Tim CAMERON

Print Name: T

Notary Public

[NOTARIAL SEAL]

My commission Expires: 11-1-2016

Notary Public  
State of Washington  
**TIM CAMERON**  
My Commission Expires  
November 1, 2016

