



201511060126

**RETURN DOCUMENT TO:**  
Service Link  
4000 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

<b>DOCUMENT TITLE(S):</b> SUBORDINATION
<b>AUDITOR FILE NUMBER &amp; VOL. &amp; PG. NUMBERS OF DOCUMENT(S) BEING ASSIGNED OR RELEASED:</b> 200608140119      201511060125
Additional reference numbers can be found on page _____ of document.
<b>GRANTOR(S):</b> CITIBANK NA  Mary Hubush
Additional grantor(s) can be found on page _____ of document.
<b>GRANTEE(S):</b> CITIBANK NA TRUSTEE IS FIRST AMERICAN TITLE COMPANY
Additional grantee(s) can be found on page _____ of document.
<b>ABBREVIATED LEGAL DESCRIPTION:</b> (Lot, block, plat name OR; qtr/qtr, section, township and range OR; unit, building and condo name.)  Lot 31, Block 2, "Country Club Add. No. 6", as per plat recorded in Volume 11 of Plats, Pages 42 and 43, records of Skagit County, Washington.
Additional legal(s) can be found on page _____ of document.
<b>ASSESSOR'S 16-DIGIT PARCEL NUMBER:</b> 4339-002-031-0003
Additional numbers can be found on page _____ 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 Subordinations Unit  
4161 Piedmont Parkway  
Greensboro, NC 27410

After recording return to:  
Bank of America Subordinations Unit  
4161 Piedmont Parkway NC4-105-01-38  
Greensboro, NC 27410  
Account #: 6820050061XXXX

**Bank of America**



**Real Estate Subordination Agreement**

Bank of America, N.A.

This Real Estate Subordination Agreement ("Agreement") is executed as of 09/22/2015, by Bank of America, N.A. ("Subordinator"), having an address of: 4161 Piedmont Parkway Greensboro, NC 27410 in favor of CITIBANK, N.A. ("Junior Lien Holder"),

**Record Concurrently**

**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 07/17/2006, executed by MARY I. HULBUSH, with a property address of: 12797 EAGLE DR, SEDRO WOOLLEY, WA 98233

which was recorded on 8/14/2006, in Volume/Book N/A, Page N/A, and Document Number 200608140119, 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

**Whereas**, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to MARY I. HULBUSH (jointly and severally, "Borrower"), to 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 or not to exceed \$ 172,098.00 (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

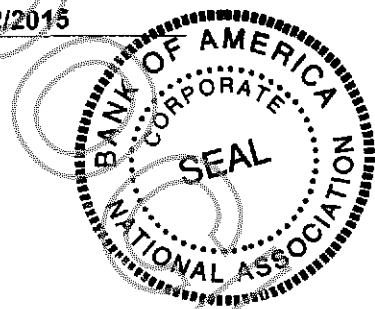
**Now, Therefore**, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges 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.**

*Kathy Clark*  
By: **Kathy Clark**  
Its: **Vice President**

09/22/2015  
Date

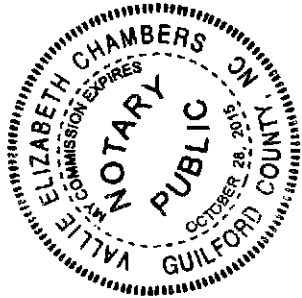


**Individual Acknowledgment:**

State/Commonwealth/District of North Carolina

County/City of Guilford/Greensboro

On this the Twenty-Second day of September, 2015, before me, Vallie Elizabeth Chambers, the undersigned Notary Public, personally appeared Kathy Clark, who acknowledged him/herself to be the Vice President of Bank of America, N.A., and that (s)he, as such 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 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

Order No.: **19923444**  
Loan No.: 001124185392

### Exhibit A

The following described property:

Lot 31, Block 2, "Country Club Add. No. 6", as per plat recorded in Volume 11 of Plats, Pages 42 and 43, records of Skagit County, Washington.

Assessor's Parcel No: 4339-002-031-0003