



201608220132

Skagit County Auditor

\$75.00

8/22/2016 Page

1 of

3 2:37PM

LAND TITLE OF SKAGIT COUNTY

155708-0E

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

### Deed Of Trust Subordination Agreement

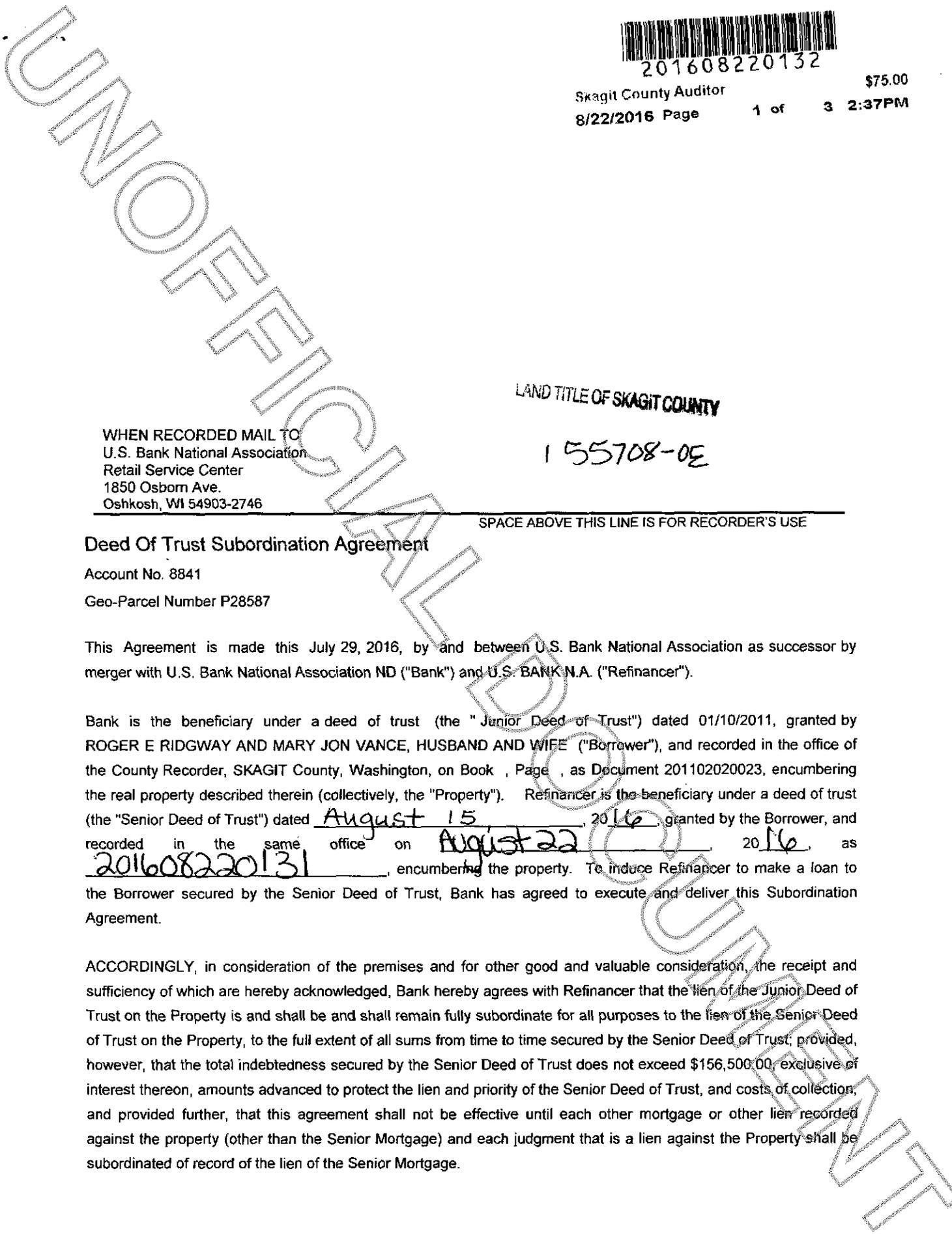
Account No. 8841

Geo-Parcel Number P28587

This Agreement is made this July 29, 2016, by and between U.S. Bank National Association as successor by merger with U.S. Bank National Association ND ("Bank") and U.S. BANK N.A. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 01/10/2011, granted by ROGER E RIDGWAY AND MARY JON VANCE, HUSBAND AND WIFE ("Borrower"), and recorded in the office of the County Recorder, SKAGIT County, Washington, on Book , Page , as Document 201102020023, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated August 15, 2016, granted by the Borrower, and recorded in the same office on August 22, 2016, as 201608220131, 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 \$156,500.00, 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.



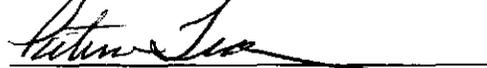
Legal Description: See Attached Exhibit A

Property Address: 1218 13<sup>TH</sup> ST S, MOUNT VERNON, WA 98274-5102

PIN: P28587

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: Patricia Toraason, Operations Officer

STATE OF Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me July 29, 2016, by Patricia Toraason, Operations Officer 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.



Deborah Schreck, Notary Public  
My Commission Expires on 06/19/2020



Prepared by: Linda Noe



**ATTACHMENT: LEGAL DESCRIPTION / EXHIBIT "A"**

**SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:  
THE SOUTH 95 FEET OF THE NORTH 370.01 FEET OF THAT PORTION OF THE NORTHEAST  
QUARTER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29,  
TOWNSHIP 34 NORTH, RANGE 4 EAST, WILLAMETTE MERIDIAN, LYING EAST OF 13TH STREET  
AS ESTABLISHED IN THE CITY OF MOUNT VERNON, EXCEPT THE EAST 90 FEET THEREOF.  
SITUATED IN SKAGIT COUNTY, WASHINGTON.**

**SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND  
RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING,  
BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN  
POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.**

**BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO.  
200307300077, OF THE SKAGIT COUNTY, WASHINGTON RECORDS.**