



usbank.com

WHEN RECORDED MAIL TO:
U.S. Bank PIN#: P122602
2800 Tamarack Road
Owensboro, KY 42301

Deed of Trust Subordination Agreement
USE
Account Number: 0487
Geo-Parcel Number: P122602

SPACE ABOVE THIS LINE IS FOR RECORDER'S

This Agreement is made 08/21/2025, by and between U.S. Bank National Association ("Bank") and
ROCKET MORTGAGE ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated August 30, 2023, granted by BRETT SCHNEIDER AND KATIE SCHEINER, MARRIED TO EACH OTHER ("Borrower"), and recorded in the office of the County Recorder, SKAGIT County, Washington, on Book , Page , as Document 202309190107, 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 29, 2025, granted by the Borrower, and recorded in the same office on September 5, 2025, as 202509050064, 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 \$624,000.00, 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 Deed of Trust) and each judgment that is a lien against the Property shall be subordinated of record to the lien of the Senior Deed of Trust..

Legal Description: See Attached Legal Description
Property Address: 2006 29TH PL, ANACORTES, Washington 98221

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

U.S. Bank National Association

By:

Kaci McGlothlin, Officer

Jo Brown, Witness

Courtney Chittenden, Witness

STATE OF Kentucky
COUNTY OF Daviess

The foregoing instrument was acknowledged before me 08/21/2025, by
Kaci McGlothlin, Officer of U.S. Bank National Association, as successor by merger to U.S. Bank National Association ND, a national banking association, on behalf of the association.

Prepared by: Franklin G. Jaramillo II

Vaneida Joyce Driver, Notary Public
My Commission Expires on Nov. 08, 2028



EQUAL HOUSING LENDER Member FDIC

2800 Tamarack Road, Owensboro, KY 42301 | usbank.com

This instrument was drafted by: U.S. Bank

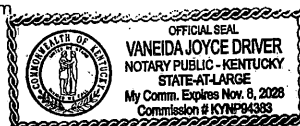


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 48530000200000

Land situated in the City of Anacortes in the County of Skagit in the State of WA

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

LOT 20, PLAT OF PLEASANT VIEW, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 23, 2005, UNDER AUDITOR'S FILE NO. 200503230134, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 2006 29th Pl, Anacortes, WA 98221-3870

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.