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3:40PM

WHEN RECORDED MAIL TO U.S. Bank National Association Refail Service Center 4325 17th Ave. SW Fargo, ND 58108-2687

LAND TITLE COMPANY OF SKAGIT COUNTY

105218

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 70961508001

This Agreement is made this 3rd day of March, 2003, by and between U.S. Bank National Association ND ("Bank") and Wells Fargo Home Mortgage, Inc ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated April 4, 2001, granted by Debra L. Mustappa and Robert J. Mustappa, Wife and Husband ("Borrower"), and recorded in the office of the County Recorder, Skagit County, Washington, on April 23, 2001, as Document No. 200104230123, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 20<u>03</u>, granted by the Borrower, and MARCH recorded the same office 24, **20** (3), 20030324*0*319 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 \$118,000.00, 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 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 Attachment A for full legal description

APN: 3736-003-001-008

Property Address 1610 S 7th St, Mount Vernon, WA 982734941

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

Bank Name: U.S. Bank National Association ND

Ву:

Sherri J. Bernard

Title:

Operations Officer

STATE OF North Dakota

COUNTY OF Cass

The foregoing instrument was acknowledged before me this 3rd day of March, 2003, by (name) Sherri J. Bernard, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association, on behalf of the association.

PATTI D. MILLER
Notary Public
State of North Dakota
My Commission Expires MAY 24, 2005

Notary Public