

AFTER RECORDING MAIL TO:

Name USAA FEDERAK SAVINGS BANK
Address 10750 McDermott Freeway
City/State San Antonio, TX 78288-0558



200811030105
Skagit County Auditor

11/3/2008 Page 1 of 3 11:39AM

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

1. SUBORDINATION OF LIEN
- 2.
- 3.
- 4.



Reference Number(s) of Documents assigned or released:

2008012301 13 20081103 0105

Additional numbers on page _____ of document

Grantor(s): (Last name first, then first name and initials)

1. USAA FEDERAL SAVINGS BANK
- 2.
- 3.
- 4.
5. Additional names on page _____ of document

Grantee(s): (Last name first, then first name and initials)

1. AMERICAN MORTGAGE NETWORK, INC.
- 2.
3. KIRBY R. BERTHOLF & SHIRLEY A. BERTHOLF
- 4.
5. Additional names on page _____ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

N/A

Complete legal description is on page _____ of document

Assessor's Property Tax Parcel / Account Number(s):

N/A

NOTE: *The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.*

WHEN RECORDED MAIL TO:

**USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558**

ATTENTION: EQMISC

SUBORDINATION OF LIEN

Date: October 29, 2008

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **January 15, 2008**

Grantor(s): **Kirby R. Bertholf and Shirley A. Bertholf**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **January 15, 2008**, in the original principal amount of **\$48,000.00**.

Recording Information: **Deed of Trust** dated **January 15, 2008**, recorded on **January 23, 2008** at **County of Skagit State of Washington** in **Auditor's No. 20080123113**, which mortgage is a lien upon the said premises located at **24054 Trinity Lane, Sedro Woolley, WA 98284**.

Superior Lien:

Date: October 29, 2008

Borrower(s): **Kirby R. Bertholf and Shirley A. Bertholf**

Lender: **American Mortgage Network, Inc.**

Note Secured by Superior Lien: Note dated October 28, 2008 with a loan amount not to exceed **\$300,500.00**

Property Address: **24054 Trinity Lane, Sedro Woolley, WA 98284**



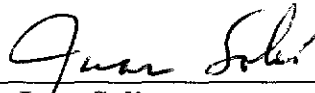
200811030105

Skagit County Auditor

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

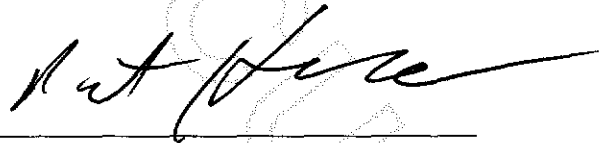
USAA Federal Savings Bank



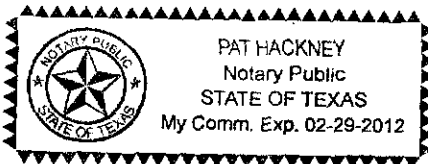
By: **Juan Solis**
Account Services Specialist

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **October 29, 2008**, before me, the undersigned appeared **Juan Solis, Account Services Specialist**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.



Pat Hackney
Notary Public
State of Texas
My Commission Expires: **02-29-2012**



200811030105
Skagit County Auditor