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201102030155
Skagit County Auditor

2/3/2011 Page 1 of 5 4:06PM

Document Title(s)
Subordination Agreement

CRS# 10558185

Reference Number(s) of related document(s)

Jr lien: 200705220063

201102030154

Additional Reference Numbers on page _____

Grantor(s) (Last, first and Middle Initial)

Schemm Jr., Raymond A.

Schemm, Jeanie M.

Wells Fargo Bank, N.A.

Additional Grantors on page _____

Grantee(s)

Wells Fargo Bank, N.A.

- (Trustee)

Additional Grantees on page _____

Legal Description (abbreviated form: i.e. lot, block, plat or sec., twnshp, rng qrtr)

Lot 19, Cedar Heights West, according to the Plat thereof recorded September 22, 2006
under Auditor's File No. 200609220186, Skagit County, Washington

Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number

4904-000-019-0000

Additional Parcel Numbers on page _____

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. I am requesting an emergency non-standard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

~~This Instrument Prepared by:~~
Wells Fargo
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056

MIN # 100205010000687582 [Space Above This Line for Recording Data] MERS Telephone # 1-(888) 679-6377

Reference: 486399511618118

Account: XXX-XXX-XXX6325-0001

**SUBORDINATION AGREEMENT FOR
DEED OF TRUST**

Effective Date: 11/26/2010

Owner(s): RAYMOND A SCHEMM JR.
JEANIE M SCHEMM

Current Lien Amount: \$232,320.00.

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N.A. AS ASSIGNEE OF MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC WHOSE NOMINEE IS GOLF SAVINGS BANK, A WASHINGTON STOCK
SAVINGS BANK

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing
the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan
being originated or modified by the Wells Fargo Home Mortgage Group.*

Trustee: CHICAGO TITLE INSURANCE COMPANY

Property Address: 437 BRITTANY ST, MOUNT VERNON, WA 98274

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the
Subordinating Lender, Owners and the Senior Lender named above.

RAYMOND A. SCHEMM JR. AND JEANIE M. SCHEMM, HUSBAND AND WIFE (individually and
collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Deed of Trust (the "Existing Security
Instrument") given by the Owner, covering that real property, more particularly described as follows:

SUBORDINATION ONLY_WA MERS 10-22-10
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See Exhibit A

which document is dated the 18th day of May, 2007, which was filed in Document ID# 200705220063 at page N/A (or as No. N/A) of the Official Records in the Office of the Auditor of the County of SKAGIT, State of Washington. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to RAYMOND A SCHEMM JR. and JEANIE M SCHEMM (individually and collectively "Borrower by the Subordinating Lender. *Recorded 5/22/2007*

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$222,119.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

Record concurrently with Deed of Trust DATED 1/31/2011
The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. Appointment of Substitute Trustee *If Applicable*

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

C. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

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SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

Mortgage Electronic Registration Systems, Inc.

(Signature)

(Signature)

Jodi Sanborn
(Printed Name)

Berry Belcher
(Printed Name)

Loan Administration Manager
(Title)

Vice President
(Title)

11/26/2010
(Date)

11/26/2010
(Date)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon }
COUNTY OF Washington }

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 26 day of NOV. 2010, by Jodi Sanborn, as Loan Administration Manager, and Berry Belcher, as Vice President of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

Laura Puanani Dunn (Notary Public)
Laura Puanani Dunn



Prepared By: Jodi Sanborn
Wells Fargo Bank, N.A.
18700 NW Walker Rd #92
Beaverton, OR 97006

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Order ID: 10558185
Loan No.: 0316743129

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot 19, Cedar Heights West, according to the Plat thereof recorded September 22, 2006 under Auditor's File No. 200609220186, Records of Skagit County, Washington.

Situated in Skagit County, Washington.

Assessor's Parcel Number: 4904-000-019-0000



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