



201205240041
Skagit County Auditor

5/24/2012 Page 1 of 7 11:30AM

Recording Requested by: LSI
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Document Title(s)
Subordination Agreement

CRS Order No.: 13290380

Reference Number(s) of related document(s)
200708310161, 201202020046

Additional Reference Numbers on page _____

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

Stafford, Charles L.
Stafford, Christina 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., twshp, rng qrtr)

Lot 3, Cromarty Addition, Skagit County WA. Vol. 7 of Plats Pg. 34

Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number

3893-000-003-0001

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

WASHINGTON STATE COUNTY AUDITOR/RECORDER'S INDEXING FORM

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Wells Fargo Bank, N.A.
P. O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

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

**SUBORDINATION AGREEMENT FOR
SHORT FORM DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)**

Grantor(s) Wells Fargo Bank, N.A.

101 North Phillips Avenue
Sioux Falls, SD 57104

CHARLES L STAFFORD
CHRISTINA M STAFFORD

Grantee(s) Wells Fargo Bank, N. A.

Legal Description (abbreviated: i.e., lot, block, plat or section, township, range)

22449 SUENIC ST, SEDRO WOOLLEY, WA 98284-0000

22449 SUENIC ST, SEDRO WOOLLEY, WA 98284-0000
LOT 3, CROMARTY ADD.

Additional legal description is on page Exhibit A of document.

Assessor's Property Tax Parcel or Account Number: 3893-000-003-0001

Reference Number(s) of Documents assigned or released: 477911132312515

Additional references Mortgage Book 200708310161 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.

Note: The Auditor or Recording Officer will rely on the information provided on this form. The staff will not read the document to verify the accuracy of or the completeness of the indexing information provided herein.



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

[Space Above This Line for Recording Data]

Account Number: XXX-XXX-XXX2897-1998 Reference Number 477911132312515

**SUBORDINATION AGREEMENT FOR
SHORT FORM DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 5/11/2012

Owner(s): CHARLES L STAFFORD
CHRISTINA M STAFFORD

Current Lien Amount: \$ 15,000.00

Senior Lender: Wells Fargo Bank, N. A.

Subordinating Lender: Wells Fargo Bank, N. A.

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: WELLS FARGO FINANCIAL NATIONAL BANK

Property Address: 22449 SUENIC ST, SEDRO WOOLLEY, WA 98284-0000



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.

CHARLES L. STAFFORD AND CHRISTINA M. STAFFORD, HUSBAND AND WIFE

(individually and collectively the "Owner") own the real property located at the above Property Address (the "Property")

The Subordinating Lender and the Trustee, if applicable, has an interest in the Property by virtue of a **SHORT FORM DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)** (the "Existing Security Instrument") given by the Owner, covering that

Real Property description more particularly described in the attachment titled "Exhibit A"

which document is dated the 27th day of August, 2007, which was filed in Document ID# 200708310161 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 CHARLES L. STAFFORD

(individually and collectively "Borrower by the Subordinating Lender.

N/A The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$ N/A (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.

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.

X The Senior Lender has an existing loan in the original principal amount of \$ 149,040.76 (the "Senior Loan") to the Borrower, which was intended to be secured by a first lien mortgage on the Property. The Senior Loan is secured by a Deed of Trust, executed by Borrower, as trustor, in favor of WELLS FARGO FINANCIAL NATIONAL BANK, as trustee for the benefit of WELLS FARGO BANK, N.A.

as beneficiary and recorded on 2/2/2012 in Document ID# 201202020046 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 "Senior Security Instrument"). Through an inadvertent error, the Junior Security Instrument was recorded prior to the Senior Security Instrument.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the Senior Lender's 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

N/A Subordinating Lender 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.

Subordinating Lender hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the Senior Lender's 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 WELLS FARGO FINANCIAL NATIONAL BANK 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

N/A 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.

This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing 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.

(ACKNOWLEDGEMENT PAGE FOLLOWS)



SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By [Signature]
(Signature)

MAY 14 2012
Date

Jodi Sanborn
(Printed Name)

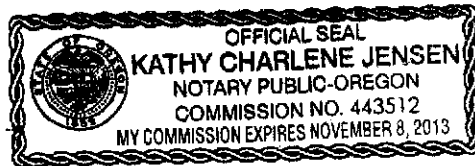
Assistant Vice President
(Title)

FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon }
COUNTY OF Multnomah } ss.

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 14 day of May 2012, by Jodi Sanborn, as Assistant Vice President of Wells Fargo Bank, N.A., 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.

[Signature] (Notary Public)



Order ID: 13290380
Loan No.: 0335481594

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot 3, "Cromarty Addition, Skagit County, Washington", as per Plat recorded in Volume 7 of Plats,
Page 34, Records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

Assessor's Parcel Number: 3893-000-003-0001



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Skagit County Auditor