

Recording Requested by: LSI
When recorded return to:
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108



201302010096
Skagit County Auditor

2/1/2013 Page 1 of 4 10:36AM

Document Title(s)
Subordination Agreement
ELS# 15340057

Reference Number(s) of related document
Instrument Number 200803260035

Additional reference #'s on page

201302010095

Grantor(s) (Last, first and Middle Initial)
US Bank National Association ND
Pat Cummings
Leslie Ann Cummings

Grantee(s) (Last, First and Middle Initial)
JPMorgan Chase Bank, NA

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
Beginning at the Northwest corner of said Southeast Quarter of the Southwest Quarter as shown on Record of Survey filed in Book One of Surveys at Page 159, Records of Skagit County, Washington
Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number
35013530010000
Additional Parcel #'s 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 nonstandard 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

UNOFFICIAL
WHEN RECORDED MAIL TO
U.S. Bank National Association
Retail Service Center
1850 Osborn Ave.
Oshkosh, WI 54903-2746

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 8491

This Agreement is made this November 23, 2012, by and between U.S. Bank National Association ND ("Bank") and JP MORGAN CHASE BANK, NA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 02/26/2008, granted by PAT CUMMINGS AND LESLIE ANN CUMMINGS, HUSBAND AND WIFE ("Borrower"), and recorded in the office of the Register of Deeds, SKAGIT County, Washington, on Book _____, Page _____, as Document 200803260035, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated December 28, 20 12, granted by the Borrower, and recorded in the same office on *, 20_____, as _____, 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. **RECORDED concurrently herewith*

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 \$133,383.00, 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.

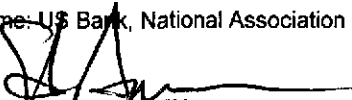


201302010096
Skagit County Auditor

Legal Description: See Attached Legal
Property Address 11881 OLGA RD, ANACORTES, WA 98221

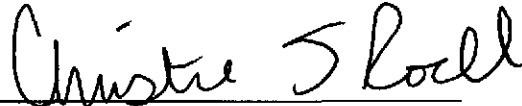
IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

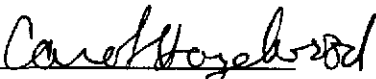
Bank Name: ~~US Bank~~, National Association ND

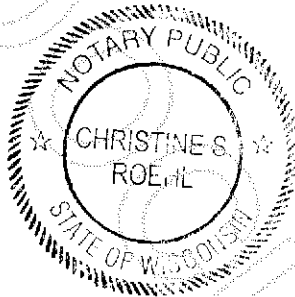

By: Steven Barnes, Vice President

STATE OF Wisconsin)
COUNTY OF Winnebago)

The foregoing instrument was acknowledged before me November 23, 2012, by Steven Barnes, Vice President of US Bank National Association ND, a national banking association, on behalf of the association.


Christine S. Roehl, Notary Public
My Commission Expires on 02/03/2013


Prepared by: Carol Hazelwood



BEGINNING AT THE SOUTHEAST CORNER OF THE NORTHEAST 1/4 OF THE
SOUTHWEST 1/4 OF SECTION 35, TOWNSHIP 35 NORTH, RANGE 1 EAST
WILLAMETTE MERIDIAN, AS SHOWN ON RECORD OF SURVEY FILED IN
BOOK 1 OF SURVEYS AT PAGE 159, RECORDS OF SKAGIT COUNTY,
WASHINGTON;

THENCE SOUTH 89 DEGREES 03 MINUTES 10 SECONDS WEST ALONG THE
SOUTH LINE OF SAID NORTHEAST 1/4 OF THE SOUTHWEST 1/4 A
DISTANCE OF 570.00 FEET;

THENCE NORTH 49 DEGREES 0 MINUTES 0 SECONDS EAST A DISTANCE
OF 761.22 FEET TO THE EAST LINE OF SAID NORTHEAST 1/4 OF THE
SOUTHWEST 1/4;

THENCE SOUTH 0 DEGREES 32 MINUTES 05 SECONDS WEST A DISTANCE
OF 490 FEET TO THE POINT OF BEGINNING.

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON.

ABBRV LEGAL

PTN SEC 35 T35N R1E WM



201302010096
Skagit County Auditor

2/1/2013 Page

4 of

4 10:36AM