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Skagit County Auditor
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**Document Title(s)
Subordination Agreement
FOR SHORT FORM OPEN-END DEED OF TRUST**

Order No.: 17975699

Reference Number(s) of related document(s)
200805080046

201404030049

Additional Reference Numbers on page _____

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

WELLS FARGO BANK NA
HELINSKI, RICHARD J
HELINSKI, PAULA Q

Additional Grantors on page _____

Grantee(s)

WELLS FARGO BANK NA
- (Trustee)

Additional Grantees on page _____

Legal Description (abbreviated form: i.e. lot, block, plat or sec., twndshp, rng qrtr)
LOT 5 WILIDA MOUNTAIN VIEW ESTATES VOL 15 PGS 20 THRU 22 SKAGIT
COUNTY WA

Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number

4572-000-005-0004

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

[Space Above This Line for Recording Data]

Reference: 7040548564

Account: XXX-XXX-XXX1026-1998

**SUBORDINATION AGREEMENT FOR
SHORT FORM OPEN-END DEED OF TRUST**

Effective Date: 2/11/2014

Current Lien Amount: \$100,000.00

Senior Lender: Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

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: 16112 MOUNTAIN VIEW ROAD, MOUNT VERNON, WA 98274-0000

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

The Subordinating Lender has an interest in the Property by virtue of a Short Form Open-End Deed of Trust (the "Existing Security Instrument") given by RICHARD J HELINSKI AND PAULA Q HELINSKI, HUSBAND AND WIFE, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 24th day of April, 2008, which was filed in Document ID# 200805080046 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 Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$389,454.36 (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.

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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 or other representative, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By _____
(Signature) Spencer M. Pierson
(Title) Vice President Loan Documentation

2/12/14
Date



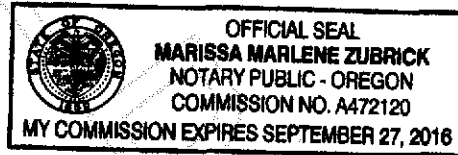
FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)
)ss.
COUNTY OF Multnomah)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 12th day of February, 2014, by Spencer M. Pierson, as Vice President Loan Documentation 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.

 (Notary Public)

MARISSA MARLENE ZUBRICK



PREPARED BY:
SPENCER M PIERSON
WELLS FARGO BANK, N.A.
P.O. BOX 4149 MAC GOSI-019
PORTLAND, OR 97208



Exhibit A

The following described property:

Lot 5, "Willda Mountain View Estates", as per plat recorded in Volume 15 of Plats, Pages 20 through 22, records of Skagit County, Washington.

Together with commencing at the northwest corner of Lot 6, "Willda Mountain View Estates", as per plat recorded in Volume 15 of Plats, Pages 20 through 22, records of Skagit County, Washington; thence South 88 degrees 21' 00" East along the North line to said Lot 6, a distance of 316.35 feet to the point of beginning of this description; thence South 88 degrees 21' 00" East along the North line of said Lot 6, a distance of 316.25 feet to the Northeast corner of said Lot 6; thence South 01 degrees 30' 58" West along the East line of said Lot 6, a distance of 31.00 feet; thence North 82 degrees 45' 11" West, a distance of 317.84 feet to the point of beginning of this description.

Except beginning at the Southwest corner of said Lot 5; thence South 88 degrees 21' 00" East along the South line of said Lot 5, a distance of 316.35 feet; thence North 82 degrees 45' 11" West, a distance of 317.84 feet to a point on the West line of said Lot 5 which lies 31.00 feet North of the point of beginning; thence South 01 degrees 41' 48" West along said West line, a distance of 31.00 feet to the point of beginning of this description.

Assessor's Parcel No: 4572-000-005-0004



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