

WHEN RECORDED MAIL TO:  
U.S. Bank PIN#:   
4801 Frederica St.  
Owensboro, KY 42301

27566743

**Deed of Trust Subordination Agreement** SPACE ABOVE THIS LINE IS FOR RECORDER'S USE  
Account Number: 2287  
Geo-Parcel Number: P117662

This Agreement is made November 19, 2020, by and between U.S. Bank National Association, ("Bank") and U.S. BANK NA ("Refinancer"). Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 11-26-2019, granted by KATHRYN BERNARD AND RICHARD K BERNARD, NOT PERSONALLY BUT AS TRUSTEES ON BEHALF OF BERNARD FAMILY TRUST DATED JANUARY 21, 1998 AS AMENDED AND/OR RESTATED ("Borrower"), and recorded in the office of SKAGIT County, Washington, as Document 202001070100, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 11/24, 2020, granted by the Borrower, and recorded in the same office on JANUARY 15, 2021, as 202101150006, 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.

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 \$334,000.00, 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.

Legal Description: See Attached Legal  
Property Address: 2419 WASHINGTON CT, ANACORTES, WA 98221

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

U.S. Bank National Association

Kim Stewart  
By: Kim Stewart, VP

Daren Tindle  
Daren Tindle, Witness

Sabrina McDowell  
Sabrina McDowell, Witness

STATE OF Kentucky  
COUNTY OF Davies

The foregoing instrument was acknowledged before me November 19, 2020, by

Kim Stewart, VP of U.S. Bank  
National Association, a national banking association, on behalf of the association.

Elliott Johnson  
Prepared by: Elliott Johnson

Kaci McGlothlin  
Kaci McGlothlin, Notary Public  
My Commission Expires on 5/31/2023

U.S. Bank  
Airpark Servicing Center  
3751 Airpark Drive, Owensboro, KY 42301  
(270)-658-0886



## Exhibit A

**Account number ending in: 2287**  
**Customer Name: Kathryn Bernard**  
**Grantor (If other than customer): Bernard Family Trust dated January 21, 1998 as amended and/or restated**  
**Property Address: 2419 WASHINGTON CT, Anacortes WA 98221**

**Legal:**

**SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:**

**LOT I: "PLAT OF SUNSET COVE ESTATES", AS PER PLAT RECORDED ON NOVEMBER 29, 2000, UNDER AUDITOR'S FILE NO. 200011290070, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

**ABBREVIATED LEGAL: L 1, PLAT OF SUNSET COVE ESTATES, REC 11/29/2000, #200011290070, SKAGIT COUNTY, WA. DEED: 201412220073 PAR: P117662**

**BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 201412220073 OF THE SKAGIT COUNTY, WASHINGTON RECORDS.**

**SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE**

**ABSTRACT PROPERTY**