

533570

No.
AT THE REQUEST OF:
MOSCOW TITLE INCDATE & HOUR: 11.6.09 1:00
SUSAN PETERSEN
LATAH COUNTY RECORDERFee \$ 6.00 BY [Signature]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. 0486

This Agreement is made this 22 day of September, 2009, by and between US Bank National Association ND. ("Bank") and BANK OF AMERICA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 25 day of SEPTEMBER, 2006, granted by STEPHANIE FRENCH, UNMARRIED ("Borrower"), and recorded in the office of the County Recorder, LATAH County, Idaho, on Book , Page , as Document 509430, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated October 7, 2009, 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.

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 \$ 165,648.00, 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: LOT 5, BLOCK 1, WHITE'S ADDITION TO THE CITY OF MOSCOW, AS SHOWN BY THE RECORDED PLAT THEREOF.

Property Address 2121 VANDAL DRIVE; MOSCOW, ID 83843

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

Bank Name: US Bank National Association ND

By: Carol Christensen

Title: Loan Operations Officer

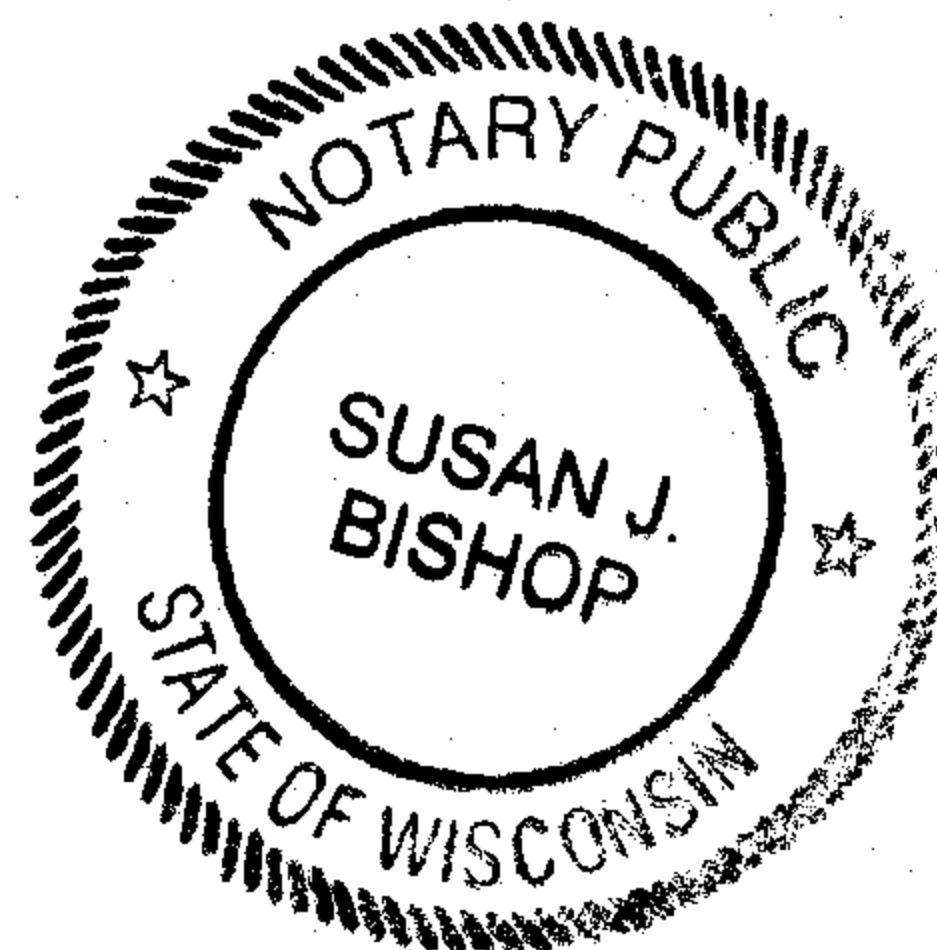
STATE OF Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 22 day of September, 2009, by (name) Carol Christensen, the (title) Loan Operations Officer of US Bank National Association ND, a national banking association, on behalf of the association.

Susan J. Bishop
Susan J. Bishop, Notary Public
My Commission Expires: 1/22/2012

Rachel Zentner
Prepared by: Rachel Zentner



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