

52495

541221

No. 541221
AT THE REQUEST OF:
LATAH COUNTY TITLE CO
DATE & HOUR:
11.29.10 2:21
SUSAN PETERSEN
LATAH COUNTY RECORDER
Fee \$ 13.00 BY [Signature]

UNRECORDED

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. xxxxxx8278

This Agreement is made this 18 day of October, 2010, by and between US Bank, National Association ND ("Bank") and Bank of America NA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 20th day of July, 2007, granted by Thomas J Hash and Donna M Hash, Husband and Wife ("Borrower"), and recorded in the office of the County Recorder, Latah County, Idaho, on Book , Page , as Document 516497, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated November 20, 2010, granted by the Borrower, and recorded in the same office on November 29, 2010, as 541220, 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 \$ 142,507.00, 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.

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541221

Legal Description: SITUATED IN THE COUNTY OF LATAH AND STATE OF IDAHO: LOT 1, REPLAT OF BLOCK 34, POTLATCH ORIGINAL, AS SHOWN BY THE RECORDED PLAT THEREOF.

Property Address 715 Ponderosa Dr, Potlatch, ID 83855

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

Bank Name: US Bank, National Association ND

By: Ann K Gurno
Title: Loan Operations Officer

STATE OF Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 18 day of October, 2010, by (name) Ann K Gurno, 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

Shawna Sheppard
Prepared by: Shawna Sheppard

