

AFTER RECORDING MAIL TO:

Stewart Title Company of Snohomish County
1410A 7th Street
Marysville, WA 98270



200303130171
Skagit County Auditor

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200212300171
Skagit County Auditor

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Re-record to correct notary

Filed for Record at Request of
Stewart Title Company of Snohomish County
Escrow Number: 3-511DS

LAND TITLE COMPANY OF SKAGIT COUNTY

S-103445

Subordination Agreement

Reference Number(s): 3-511DS

Grantor(s): CITIFINANCIAL

Grantee(s): WELLS FARGO HOME MORTGAGE

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

The undersigned subordinator and owner agrees as follows:

1. CITIFINANCIAL

referred to herein as "subordinator", is the owner and holder of a mortgage dated NOVEMBER 30, 2001 which is recorded in volume _____ of Mortgages, page _____ under auditor's file No. 200201080126, records of SKAGIT County.

2. WELLS FARGO HOME MORTGAGE

referred to herein as "lender", is the owner and holder of a mortgage dated Dec. 19 2002 executed by Ruben Saldivar (which is recorded in volume _____ of Mortgages, page _____, under auditor's file No. 200212300170 records of SKAGIT County) (which is to be recorded concurrently herewith).

3. RUBEN SALDIVAR

referred to herein as "owner", is the owner of all the real property described in the mortgage identified above in Paragraph 2.

4. In consideration of benefits to "subordinator" from "owner", receipt and sufficiency of which is hereby acknowledged, and to induce "lender" to advance funds under its mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's" mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.

5. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" mortgage, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" has no obligation to "subordinator" to advance any funds under its mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, note or agreements shall not defeat the subordination herein made in whole or in part.

6. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement.

7. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred to and shall supercede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.

8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust", and gender and number of pronouns considered to conform to undersigned.

Executed this 13th day of December, 2002

NOTICE: THIS SUBORDINATION CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT THEIR ATTORNEYS WITH RESPECT THERETO.

Heather M. Carlson Ruben Saldivar
CITIFINANCIAL RUBEN SALDIVAR

Branch Manager
STATE OF WASHINGTON
COUNTY OF SKAGIT
SS: Heather Carlson
APRIL 12 2006
NOTARY PUBLIC

I certify that I know or have satisfactory evidence that HEATHER CARLSON
IS the person who appeared before
me, and said person acknowledged that SHE signed this instrument, on oath stated that
authorized to execute the instrument and acknowledge it as the BRANCH MANAGER
of CITIFINANCIAL
to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.
Dated: DECEMBER 13, 2002 March 12th, 2003

Notary Public in and for the State of WASHINGTON
Residing at* SEEDING AVE, WAHARTON, IDAHO
My appointment expires: 10-12-02 4-12-06
* Snohomish County

ACKNOWLEDGMENT

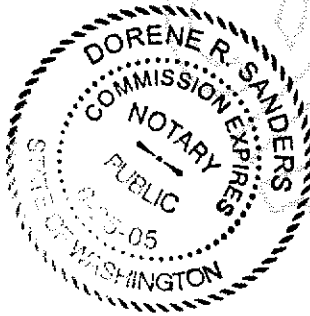
ATTACHED TO and made a part
of SUBORDINATION AGREEMENT

STATE OF WASHINGTON }
County of SNOHOMISH } SS:

I certify that I know or have satisfactory evidence that RUBEN SALDIVAR

is _____ the person _____ who appeared before me, and said person _____ acknowledged that he _____
signed this instrument and acknowledge it to be his free and voluntary act for the uses and purposes
mentioned in this instrument.

Dated: December 24, 2002



DORENE R. SANDERS

Notary Public in and for the State of WASHINGTON

Residing at MARYSVILLE

My appointment expires: 6/25/2005



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