

Return Address:  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78233-0558



200304020009  
Skagit County Auditor

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Attn: consumer Lending Document Control

LAND TITLE COMPANY OF SKAGIT COUNTY

105598

Document Title(s) (for transactions contained therein):

1. Subordination of Lien
- 2.
- 3.
- 4.

Reference Number(s) of Documents assigned or released:

(on page 1 of documents(s)) 200361310114, 200303310265

Grantor(s)

1. USAA Federal Savings Bank
2. Richard M. Chamber
3. Kristen N. Chamber
- 4.

Additional Names on page of document.

Grantee(s)

1. National City Mortgage
- 2.
- 3.
- 4.

Additional Names on page of document.

Legal Description (abbreviated i.e. lot, block, plat or section, township, range)

The Westerly 70 feet of the Easterly 325.00 feet, as measured along the Northerly line of Block 1107, "NORTHERN PACIFIC ADDITION TO ANACORTES," as per plat recorded in Volume 2 of Plats, page 9, Records of Skagit County, Washington; (Being known as Lot 4 of Survey Recorded in Volume 11 of Surveys, pages 168 and 169, Under Auditor's File No. 9109090003, Records of Skagit County, Washington.)

Situate in the City of Anacortes, County of Skagit, State of Washington.

Additional legal is on page of document.

Assessor's Property Tax Parcel/Account Number

P100044/3809-107-011-0000

The Auditor/Recorder will rely on information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

**WHEN RECORDED MAIL TO:**

**USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558**

**Attn: Consumer Lending Document Control**

**SUBORDINATION OF LIEN**

Date: March 28, 2003

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **January 21, 2003**

Grantor(s): **Richard M. Chamber and Kristen N. Chamber**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **January 21, 2003**, in the original principal amount of **\$60,000.00**.

Recording Information: **Deed of Trust** dated **January 21, 2003**, recorded on **January 31, 2003** at **Skagit County, State of Washington** in **Instrument No. 20030130114**, which mortgage is a lien upon the said premises located at **3620 W 4th Street, Anacortes, WA 98221**.

**Superior Lien:**

Date: March 18, 2003

Borrower(s): **Richard M. Chamber and Kristen N. Chamber**

Lender: **National City Mortgage**

Note Secured by Superior Lien: Note dated March 18, 2003 with a loan amount not to exceed **\$174,500.00**

Recorded 3/31/03 Auditors # 200303310265

Property Address: **3620 W 4th Street, Anacortes, WA 98221**



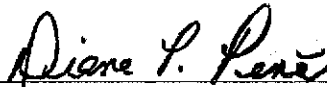
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Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

USAA Federal Savings Bank



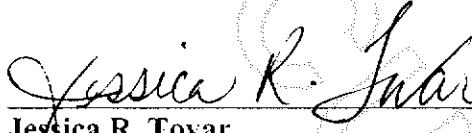
By Diane P. Peña  
Consumer Lending Officer

STATE OF TEXAS

COUNTY OF BEXAR

BEFORE ME, the undersigned authority, on this day personally appeared **Diane P. Peña, Consumer Lending Officer** of USAA Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed on behalf of said federal savings bank.

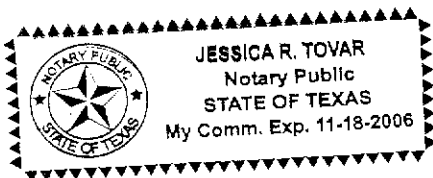
GIVEN under my hand and seal of office this **March 28, 2003**.



Jessica R. Tovar  
Notary Public, State of Texas

My Commission Expires:

11-18-2006



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5. The land referred to in this Commitment is in the State of Washington, County of Skagit and is described as follows:

The Westerly 70 feet of the Easterly 325.00 feet, as measured along the Northerly line of Block 1107, "NORTHERN PACIFIC ADDITION TO ANACORTES," as per plat recorded in Volume 2 of Plats, page 9, records of Skagit County, Washington; (being known as Lot 4 of Survey recorded in Volume 11 of Surveys, pages 168 and 169, under Auditor's File No. 9109090003, records of Skagit County, Washington.)

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