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CHICAGO TITLE 1C32342 V

SUBORDINATION AGREEMENT

Loan No: 4673785768

This Agreement is made this 5th day of October, 2004 by and between Quicken Loans Inc. whose address is 20555 Victor Parkway, Livonia, Michigan 48152, ("Quicken Loans") and Litton Loan Servicing LP, whose address is (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$31,400.00, executed by Mary- Ann Gutierrez, an unmarried woman (the "Borrowers"), dated August 27, 2002 and recorded on August 30, 2002, in Auditor's No.: 200208300190, in the records of Skagit County, which was subsequently transferred to JP Morgan Chase Bank, which was recorded on February 24, 2003 in Auditor's No.: 200302240351, which was subsequently transferred to Litton Loan Servicing LP, ("Lienholder's Lien"), covering the property commonly known as 6002B Parkside Drive, B, Anacortes, WA 98221 (the "Property") and legally described as:

Situated in the County of Skagit, State of Washington:

Unit B. WASHINGTON PARK CONDOMINIUM, according to Declaration and Bylaws thereof recorded under Auditor's File No. 9708200032, and 97008290166, and Survey Map and Plans thereof recorded in Volume 16 of Plats, pages 181, 182, and 183, records of Skagit County, Washington.

Tax ID No.: 4698.000-002-0000

WHEREAS, Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$\frac{133,750.00}{2004 to be secured by a mortgage/deed of trust covering the Property ("Quicken Loans' Lien"), and recorded under Auditor's File No. 20041014000\,\text{, records of Skagit County, Washington}

WHEREAS Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

WHEREAS Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Witnesses:			
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COUNTY OF HARRY			
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