



200703190110
Skagit County Auditor

3/19/2007 Page

1 of

7 11:15AM

SUBORDINATION AGREEMENT

WHEN RECORDED MAIL TO:

COUNTRYWIDE HOME LOANS, INC
MSN SV-79 / DOCUMENT CONTROL DEPT
PO BOX 10266
VAN NUYS, CALIFORNIA 91410-0266

PREPARED BY: Travis Rowe

LOAN # 30942890

ESCROW/CLOSING #: 156717379

FIRST AMERICAN TITLE CO.

A90867E-2

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.

COUNTRYWIDE HOME LOANS

THIS SUBORDINATION AGREEMENT is made this Twelfth day of March, 2007, by Walram T. Vandertoorn Vrythoff and Josephine R. Vandertoorn Vrythoff,

200308150164 200703190109

P59048

Initials

[Handwritten initials]

LOAN:30942890

Owner of the land hereinafter described and hereinafter referred to as "Owner" and **Countrywide Home Loans, Inc.** present owner and holder of the deed of trust and note first hereinafter described and hereinafter referred to as "Beneficiary";

WITNESSETH

THAT WHEREAS, **Walram T. Vandertoorn Vrythoff and Josephine R. Vandertoorn Vrythoff** did execute a lien, dated **8/7/03** to **LS Title of Washington**, as "Trustee," covering: See attached legal description to secure a note in the sum of **\$50,000.00**, dated **8/7/03** in favor of **Countrywide Home Loans, Inc.**, which Deed of Trust was recorded **8/15/03**, in book n/a page n/a Auditor's No.: **200308150164** of Official Records of said county; and

WHEREAS, Owner has executed, or is about to execute a deed of trust and note in the principal amount not to exceed **\$177,000.00**, dated **03 / 17 /2007**, in favor of **COUNTRYWIDE HOME LOANS, INC.**, **4500 PARK GRANADA, CALABASAS, CA 91302-1613** herein after referred to as "Lender", payable with interest and upon terms and conditions described therein, which deed of trust is to be recorded concurrently herewith: and

Recording No. 200703190109

Initials

[Handwritten initials]



200703190110
Skagit County Auditor

LOAN #:30942890

WHEREAS, it is a condition precedent to obtaining said loan that said deed to trust last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien first mentioned above; and

WHEREAS, Lender is willing to make said loan provided the deed of trust securing the same is a lien or charge upon the described property prior and superior to the lien first above mentioned and provided that Beneficiary will specifically and unconditionally subordinate the lien first mentioned to the lien in favor of Lender; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such a loan to Owner; and Beneficiary is willing that the deed of trust securing the same shall, when recorded, continue a lien or charge upon said land which is unconditionally prior and superior to the lien first above mentioned.

NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to induce Lender to make the loan above referenced to, it is hereby declared, understood and agreed as follows:

- (1) That said deed of trust securing said note in favor of Lender, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien first above mentioned.
- (2) That Lender would not make its loan described without this subordination agreement.
- (3) That this agreement shall be the whole and only agreement with regard to the subordination of the lien first mentioned to the lien or charge of the deed of trust in favor of the Lender above referred to and shall supercede and cancel, but only insofar as would greatly affect the priority between the deeds of trust hereinbefore specifically described, any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the lien first above mentioned, which provide for the subordination of the lien to a deed of trust.

Beneficiary declares, agrees and acknowledges that

- (a) He consents and approves (i) all provision of the note and deed of trust in favor of Lender above referenced to, and (ii) all agreements, including but not limited to any new loan or escrow agreements, between Owner and Lender for disbursement of the proceeds of Lender's Loan;

Initials

[Handwritten signature]



200703190110
Skagit County Auditor

3/19/2007 Page

3 of

7 11:15AM

LOAN #: 30942890

(b) Lender is making disbursements pursuant to any such agreement is under no obligation or duty to, nor had Lender represented that it will, see to the application of such proceeds by the person or persons to whom the Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part;

(c) He intentionally and unconditionally waives, relinquishes and subordinates the lien first above mentioned in favor of the lien or charge upon said land of the deed of trust in favor of Lender above referred to and understands that in reliance upon, and in consideration of, this waiver, relinquish and subordinate specific loans and advances are being made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquish and subordination; and

(d) An endorsement had been placed upon the lien first above mentioned that said lien has by this instrument been subordinated to the deed of trust in favor of Lender above referred to.

NOTICE: THIS SUBORDINATION AGREEMENT 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 IMPROVEMENTS OF THE LAND.

Stacy DeWitt
Branch Manager

Walram T. Vandertoorn Vrythoff
WALRAM T. VANDERTOORN VRYTHOFF

Josephine R. Vandertoorn Vrythoff
JOSEPHINE R. VANDERTOORN VRYTHOFF



200703190110
Skagit County Auditor

3/19/2007 Page

4 of

7 11:15AM

Legal description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot 2, "SKYLINE DIVISION NO. 2", according to the plat thereof recorded in Volume 9 of Plats, pages 59 and 60, records of Skagit County, Washington.



200703190110

Skagit County Auditor

ALL PURPOSE ACKNOWLEDGMENT

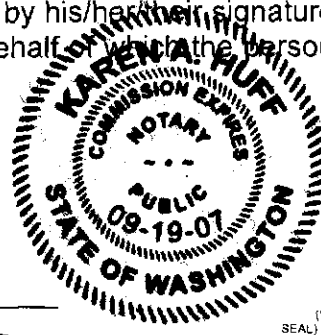
STATE OF Washington }
COUNTY OF Island }

On 3/12/2007 before me, Karen A. Huff
personally appeared Stacy Deerwester, **BRANCH**
MANAGER, personally known to me (or proved to me on the basis of
satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to
the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s)
on the instrument the person(s), or the entity upon behalf of which the person(s)
acted, executed the instrument.

WITNESS my hand and official seal.

Signature

Karen A. Huff
My Commission Expires: 09-19-07



ATTENTION NOTARY: Although the information requested below is **OPTIONAL**, it
could prevent fraudulent attachment of this certificate to
another document.

THIS CERTIFICATE **MUST** BE ATTACHED TO Title of Document Type
THE DOCUMENT DESCRIBED AT RIGHT. Number of Pages Date of Document
Signer(s) Other Than Named Above



200703190110
Skagit County Auditor
3/19/2007 Page 6 of 7 7:11:15AM

STATE OF WASHINGTON

ACKNOWLEDGMENT - Individual

County of SKAGIT

On this day personally appeared before me WALRAM T. VANDERTOORN
VRYPHOFF AND JOSEPHINE R. VANDERTOORN VRYPHOFF to me known
to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged
that THEY signed the same as THEIR free and voluntary act and deed, for the uses and
purposes therein mentioned.

GIVEN under my hand and official seal this 14TH day of MARCH, 20 07.



Tamara A Satko
Notary Public in and for the State of Washington
Residing at ANACORTES

My appointment expires 11/7/07

SUBORDINATION AGREEMENT DATED 3/12/07

STATE OF WASHINGTON

ACKNOWLEDGMENT - Individual

County of

On this day personally appeared before me _____ to me known
to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged
that _____ signed the same as _____ free and voluntary act and deed, for the uses and
purposes therein mentioned.

GIVEN under my hand and official seal this _____ day of _____, 20 _____.

Notary Public in and for the State of Washington
Residing at _____

My appointment expires _____



200703190110
Skagit County Auditor

3/19/2007 Page

7 of

7 11:15AM