

Return to:  
**WASHINGTON FEDERAL SAVINGS**  
**Anacortes Office**  
**PO Box 97**  
**Anacortes WA 98221**  
Attn: KIM FAIR



201001270053  
Skagit County Auditor

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LAND TITLE OF SKAGIT COUNTY  
124939-SAE

050 650 349682-5

Assessor's Parcel or Account Number: 38220000380006 / P59429

Abbreviated Legal Description: LOT 38, SKYLINE NO. 6

[Space Above This Line For Recording Data]

## SUBORDINATION AGREEMENT

**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 agree as follows:

1. **Washington Federal Savings**, a Federally Chartered Savings and Loan Association referred to herein as "subordinator", is the owner and holder of a Mortgage dated 09/25/08 which is recorded under AUDITOR'S FILE 200809300016, records of SKAGIT County, Washington.
2. **WASHINGTON FEDERAL SAVINGS** referred to herein as "lender", is the owner and holder of a Mortgage dated 04/20/07 executed by SANDRA D MITCHELL, AN UNMARRIED PERSON which is recorded under AUDITOR'S FILE 200704270009, records of SKAGIT County, Washington.
3. SANDRA D MITCHELL, AN UNMARRIED PERSON

referred to herein as "owner", is the owner of all 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 supersede 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.

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 IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

**SUBORDINATOR:**

Washington Federal Savings

By: Marla L. Vallee

MARLA L. VALLEE

STATE OF WASHINGTON

COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that  
MARLA L. VALLEE

[Name(s) of person(s)]

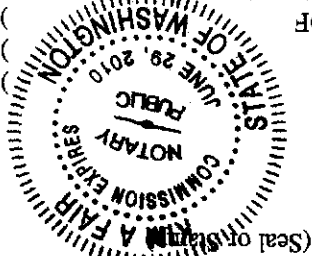
is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the  
MANAGER AND VICE PRESIDENT

(Type of Authority, e.g., Officer, Trustee)

WASHINGTON FEDERAL SAVINGS

(Name of the Party on Behalf of Whom the Instrument was Executed)  
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 01/22/10



(Signature)

Notary Public in and for the State of WASHINGTON

residing at

06/29/10

My commission expires

STATE OF

COUNTY OF

I certify that I know or have satisfactory evidence that

[Name(s) of person(s)]

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

(Seal or Stamp)

(Signature)

Notary Public in and for the State of

residing at

My commission expires



Skagit County Auditor

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Executed this 22ND day of JANUARY

2010