Recording Requested by: LSI When recorded return to: East Recording Solutions 700 Cherrington Parkway Coraopolis, PA 15108



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4 11:11AM

Document Title(s)
Subordination Agreement

ELS#8537742

Reference Number(s) of related document 200709240160 + 201007080034

Additional reference #'s on page

Grantor(s) (Last, first and Middle Initial)

Ronald L Kirkland & Victoria L Kirkland

USAA Federal Savings Bank

Additional grantors on page

Grantee(s) (Last, First and Middle Initial) USAA Federal Savings Bank

- (Trustee)

Additional Grantees on page

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
Lot 22, Plat Copper Pond PUD, Plat recorded in Vol 16 of Plats, Pgs 70-72, Skagit
County, WA.
Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number 4661-000-022-0000 Additional Parcel #'s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. I am requesting an emergency nonstandard Recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements May cover up or otherwise obscure some part of the text of the original document.

WHEN RECORDED MAIL TO:

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

ATTENTION: EOMISC

Krepared Br: Jacqueline Duke

SUBORDINATION OF LIEN

Date: June 17, 2010

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: September 4, 2007

Grantor(s): Ronald L. Kirkland and Victoria L. Kirkland

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated September 4, 2007, in the original principal amount of \$101,500.00.

Recording Information: Deed of Trust dated September 4, 2007, recorded on September 24, 2007 at County of Skaglt, State of Washington in Insturment # 200709240160, which mortgage is a lien upon the said premises located at 1812 Ohio Ave., Anacortes, WA 98221.

Superior Lien:

Date: June 28

Borrower(s): Ronald L. Kirkland and Victoria L. Kirkland

Lender: JP Morgan Chase Bank, NA

Note Secured by Superior Lien: Note dated June with a loan amount not to exceed \$343,500.00

Property Address: 1812 Ohio Ave., 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: Jacqueline Duke

Account Services Specialist

STATE OF TEXAS

§ 8

COUNTY OF BEXAR

On June 17, 2010, before me, the undersigned appeared <u>Jacqueline Duke</u>, <u>Account Services Specialist</u>, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.

NICOLE MORENO
Notary Public
STATE OF TEXAS
My Comm. Exp. 08-01-2013

Nicole Moreno Notary Public State of Texas

My Commission Expires: 06-01-2013

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FORM CODE: EQMISC



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Exhibit A

The following described property:

Lot 22, Plat of Copper Pond Planned Unit Development, according to the Plat thereof recorded in Volume 16 of Plats, Pages 70 through 72, Records of Skagit County, Washington.

Subject to: Restrictions, reservations and easement of Record.

Assessor's Parcel No:

4661-000-022-0000

