



201011080047  
Skagit County Auditor

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**WHEN RECORDED RETURN TO:**

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

**DOCUMENT TITLE(S):**  
Subordination of Lien

LAND TITLE OF SKAGIT COUNTY

*137956-02R*

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**  
200802060049

*201011080045*

**GRANTOR:**  
USAA Federal Savings Bank

**GRANTEES:**  
Bank of the Pacific

**ABBREVIATED LEGAL DESCRIPTION:**

*ptn TR A, Rancho San Juan Del Mar Subs # 8*

**TAX PARCEL NUMBER(S):**  
P68401/3979-000-095-0304

**WHEN RECORDED MAIL TO:**  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558

**ATTENTION: EQMISC**

**SUBORDINATION OF LIEN**

Date: October 5, 2010

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **January 16, 2008**

Grantor(s): **James F. Richards and Gillian A. Richards**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **January 16, 2008**, in the original principal amount of **\$125,000.00**.

Recording Information: **Deed of Trust** dated **January 16, 2008**, recorded on **February 6, 2008** at **Skagit County, State of Washington** in **Instrument No. 200802060049**, which mortgage is a lien upon the said premises located at **13762 Rosario Rd, Anacortes, Washington 98221**.

**Superior Lien:**

Date: October 19, \_\_\_\_\_, 2010

Borrower(s): **James F. Richards and Gillian A. Richards**

Lender: **Bank of the Pacific**

Note Secured by Superior Lien: Note dated October 19, 2010 with a loan amount not to exceed **\$259,000.00**, recorded November 8 2010 under Auditor's File No. 201011080045.

Property Address: **13762 Rosario Rd, Anacortes, Washington 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: David Moreno**  
**Account Services Specialist**

STATE OF TEXAS

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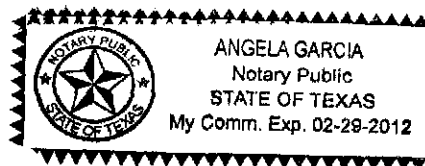
COUNTY OF BEXAR

On **October 5, 2010**, before me, the undersigned appeared **David Moreno**, Account Services Specialist, 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.



**Angela Garcia**  
**Notary Public**  
**State of Texas**

**My Commission Expires: 2-29-2012**



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FORM CODE: EQMISC