

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117



201302010119  
Skagit County Auditor

2/1/2013 Page 1 of 3 11:05AM

~~WHEN RECORDED MAIL TO:~~  
~~USAA Federal Savings Bank~~  
~~10750 McDermott Freeway~~  
~~San Antonio, TX 78283-0558~~

ATTENTION: EQMISC

57209753-1713852

SUBORDINATION OF LIEN

Date: December 27, 2012

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **May 31, 2007**

Grantor(s): **Elizabeth N. Hammack and Charles W. Hammack**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **May 31, 2007**, in the original principal amount of **\$125,000.00**.

Recording Information: Deed of Trust dated **May 31, 2007**, recorded on **June 20, 2007** at **County of Skagit** in **Instrument 200706200003**, which mortgage is a lien upon the said premises located at **19608 Skyridge Rd., Mount Vernon, WA 98274**.

Superior Lien:

Date: January 15, <sup>2013 AMB</sup>~~2012~~

Borrower(s): **Charles Hammack and Elizabeth Hammack**

Lender: **JP Morgan Chase Bank, N.A.**

\* 201302010118

Note Secured by Superior Lien: Note dated \_\_\_\_\_, 2012 with a loan amount not to exceed **\$103,228.00**

Property Address: **19608 Skyridge Rd., Mount Vernon, WA 98274**

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



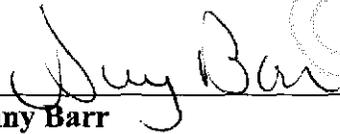
By: William Greer  
Account Services Specialist

STATE OF TEXAS

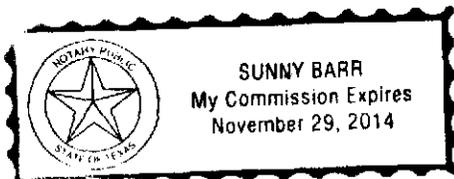
COUNTY OF BEXAR

§  
§  
§

On **December 27, 2012**, before me, the undersigned appeared **William Greer, 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.



**Sunny Barr**  
Notary Public  
State of Texas  
My Commission Expires: **11-29-2014**



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Skagit County Auditor

**Exhibit A**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF Washington, AND IS DESCRIBED AS FOLLOWS:

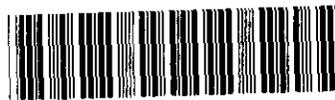
LOT A OF SKAGIT COUNTY SHORT PLAT NO. 23-76, AS APPROVED MAY 26, 1976 AND RECORDED MAY 27, 1976, IN VOLUME 1 OF SHORT PLATS, PAGES 134 AND 135, UNDER AUDITOR'S FILE NO. 835799, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 32, TOWNSHIP 34 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN.

SITUATED IN SKAGIT COUNTY, WASHINGTON.

Parcel ID: P29478/340432-1-015-0108

Commonly known as 19608 SKYRIDGE RD, Mount Vernon, WA 98274  
However, by showing this address no additional coverage is provided

ABBREVIATED LEGAL: TR. 'A' OF SP 23-76 IN 32-34-4 E W.M.



•U03449305•

1371 1/25/2013 78355015/2



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Skagit County Auditor