



201302150009

Skagit County Auditor

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4 9:07AM

RECORDING REQUESTED BY  
NCS/PLACER TITLE COMPANY

AFTER RECORDING RETURN TO:  
EPIC REAL ESTATE SOLUTIONS  
2000 CLIFF MINE ROAD, #500  
PITTSBURGH, PA 15275

NCS: 17-378617 / ROSSMEISL

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

LAND TITLE OF SKAGIT COUNTY

12138341-0A

## SUBORDINATION AGREEMENT

1st DOT 199910080015 2nd DOT 201302140 147

GRANTORS; PENTAGON FEDERAL CREDIT UNION

GRANTEE: PENTAGON FEDERAL CREDIT UNION

**SUBORDINATION AGREEMENT**

THIS SUBORDINATION AGREEMENT made the 7th day of February, 2013, between PENTAGON FEDERAL CREDIT UNION, ("Existing Mortgagee") and PENTAGON FEDERAL CREDIT UNION ("Pentagon").

WITNESSETH:

WHEREAS, the Existing Mortgagee now owns and holds the following Mortgage, Deed of Trust or Security Deed, ("Existing Security Instrument") and the bond or note secured thereby:

Deed of Trust to secure an indebtedness of \$75,000.00 made by Roman W. Rossmeisl and Irene Rossmeisl as dated September 21, 1999, recorded October 8, 1999 as Auditor's No. 199910080015 of official records, among the land records in the City of Anacortes, County of Skagit, and State of Washington covering the premises described herein in Exhibit A (the "Premises").

WHEREAS, the present owner of the Premises is about to execute and deliver to Pentagon, a Mortgage, Deed of Trust or Security Deed, (New Security Instrument) to secure the principal sum of \$300,000.00 and interest, covering the Premises and more fully described in said Security Instrument; and  
**Recorded under Auditor File No. 201302140147**

WHEREAS, Pentagon has refused to accept the New Security Instrument from Roman W. Rossmeisl and Irene Rossmeisl, unless the Existing Security Instrument is subordinated to the New Security Instrument.

NOW, THEREFORE, in consideration of the Premises and to induce Pentagon to accept the New Security Instrument and also in consideration of one dollar paid to the Existing Mortgagee, the receipt of which is hereby acknowledged, the Existing Mortgagee hereby covenants and agrees with Pentagon that the Existing Security Instrument be, is and shall continue to be subject and subordinate to the New Security Instrument in the amount of \$300,000.00 about to be delivered to Pentagon, and to all advances

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made or which hereafter may be made thereon (including but not limited to all sums advanced for the purpose of paying brokerage commissions, consideration paid for making the loan, mortgage recording tax, documentary stamps, fees for examination of title, surveys, and any other disbursements and charges in connection therewith) to the extent of the last mentioned amount and interest, and all such advances may be made without notice to the Existing Mortgagee.

This agreement may not be changed or terminated orally. This agreement shall bind and enure to the benefit of the parties hereto, their respective heirs, personal representatives, successors and assigns.

IN WITNESS WHEREOF, the Existing Mortgagee has duly executed this agreement the day and year first above written.

IN PRESENCE OF:

PENTAGON FEDERAL CREDIT UNION

Tracie Speldrin  
Witness: Tracie Speldrin

Halley Calkins  
Title: Assistant Treasurer

STATE OF Oregon )  
COUNTY OF lane )

ss:

I HEREBY CERTIFY, that on this 7th day of February, 2013, before me, the subscriber, a Notary Public of the State aforesaid, personally appeared Halley Calkins, an Assistant Treasurer of PENTAGON FEDERAL CREDIT UNION, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged that he/she executed the same, on behalf of PENTAGON FEDERAL CREDIT UNION.

Katherine L. O'Dell  
Notary Public

My commission expires: 4/13/2014



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**Schedule "A-1"**

**143834-OAE**

**DESCRIPTION:**

Lot 22, "SKYLINE NO. 5," as per plat recorded in Volume 9 of Plats, pages 56 through 58, inclusive, records of Skagit County, Washington.

Situate in the City of Anacortes, County of Skagit, State of Washington.



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