

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



201303190017

Skagit County Auditor

3/19/2013 Page 1 of 5 9:20AM

**Document Title(s)**

SUBORDINATION AGREEMENT

**Reference Numbers(s) of related documents**

200910140129

201303190016

Additional Reference #s on page

**Grantor(s)** (Last, First and Middle Initial)

COLUMBIA STATE BANK

PEDROZA, RENE

PEDROZA, KIM

Additional grantors on page

**Grantee(s)** (Last, First and Middle Initial)

WELLS FARGO BANK, N.A.

Additional grantees on page

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LOT P.U.D OF PLEASANT RIDGE EAST AFN 200010120025 SKAGIT CO WA

Additional legal is on page 4

**Assessor's Property Tax Parcel/Account Number**

4762-000-001-0000

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.

Prepared By:  
Curphey & Badger Law  
28100 US Highway 19 North, Suite 300  
Clearwater, Florida 33761

~~Return to:~~

Columbia State Bank  
1102 Broadway Plaza, First Floor  
Tacoma, WA 98402

Property Tax ID#: 4762-000-001-0000  
Order #: 7632506  
Reference #: \_\_\_\_\_

## SUBORDINATION AGREEMENT

THIS INDENTURE, made this 31<sup>st</sup> day of January, 2013  
between COLUMBIA STATE BANK, successor in interest from the FDIC as receiver for  
SUMMIT BANK, hereinafter called party of the First Part, and WELLS FARGO BANK, N.A.,  
hereinafter called Party of the Second Part,

WITNESSETH, that whereas Party of the First Part is the owner and holder of a certain  
mortgage in the original principal indebtedness of \$50,000.00, taken out by RENE PEDROZA  
and KIM PEDROZA, which Deed of Trust was recorded on 10/14/2009, as Document  
No.200910140129

SEE COMPLETE LEGAL ATTACHED AS EXHIBIT "A"

COMMONLY KNOWN AS: 17979 Best Road, Mount Vernon, WA 98273

Being all of that certain property conveyed to RENE PEDROZA and KIM PEDROZA,  
by deed dated 2-16-2001, in Instrument No. 200102220091, of official records

AND WHEREAS, RENE PEDROZA and KIM PEDROZA, has made application to the  
Party of the Second Part for a loan to WELLS FARGO BANK, N.A., in the amount not to



201303190017  
Skagit County Auditor

exceed \$367,000.00, to be secured by a Deed of Trust encumbering the above described premises, and Party of the Second Part has required as a condition precedent to making of said loan that the Party of the First Part subordinate its Deed of Trust and all of its rights there under to the deed of trust to be placed upon said premises as aforesaid, and Party of the First Part is agreeable to such subordination.

**NOW THEREFORE**, in consideration of the sum of One Dollar (\$1.00), and other valuable consideration in hand paid by the Party of the Second Part to the Party of the First Part, receipt whereof is hereby acknowledged, and as inducement for making the aforesaid loan by the Party of the Second Part to the aforesaid RENE PEDROZA and KIM PEDROZA, the Party of The First Part does hereby subordinate the aforesaid Deed of Trust by it and all of its rights and there under to the Deed of Trust recorded in Official Records, Book \_\_\_\_\_, Page \_\_\_\_\_, or Document Number \_\_\_\_\_ of the Public Records of the Skagit County, encumbering the above described premises and does hereby covenant with the Party of the Second Part that it has not transferred or assigned the aforesaid mortgage held by it, nor the Promissory Note it secures, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement and the entire interest held by it in said deed of trust and declares any right or claim held by it to be subject and inferior to the Deed of Trust held by the Party of the Second Part and to all rights of the Party of the Second Part there under.



201303190017  
Skagit County Auditor

IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS HEREUNTO  
SET ITS HAND AND SEAL ON THE DAY AND YEAR FIRST WRITTEN.

COLUMBIA STATE BANK, successor in  
interest from the FDIC as receiver for  
SUMMIT BANK

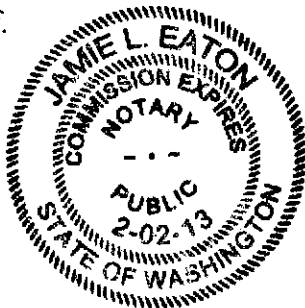
By: Mandy Colburn

Its: AVP

STATE OF Washington }

COUNTY OF Pierce }

BEFORE ME, the undersigned authority, personally appeared  
Mandy Colburn who is the AVP for: COLUMBIA STATE  
BANK, successor in interest from the FDIC as receiver for SUMMIT BANK, as identification,  
who after being by me first duly sworn, deposes and says that she has the full binding authority  
to execute this Subordination Agreement and she subscribed their name thereto in certification  
thereof.



Jamie L. Eaton  
NOTARY PUBLIC  
My Commission Expires

No title search was performed on the subject property by the preparer. The preparer of this deed makes  
neither representation as to the status of the title nor property use or any zoning regulations concerning  
described property herein conveyed nor any matter except the validity of the form of this instrument.  
Information herein was provided to preparer by Grantor/Grantee and /or their agents; no boundary survey  
was made at the time of this conveyance.



201303190017  
Skagit County Auditor

**EXHIBIT "A"**

ALL THAT CERTAIN LAND SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF MOUNT VERNON, DESCRIBED AS FOLLOWS:


LOT 1, "P.U.D. OF PLEASANT RIDGE EAST," AS PER PLAT RECORDED ON OCTOBER 12, 2000, UNDER AUDITOR'S FILE NO. 200010120025, RECORDS OF SKAGIT COUNTY, WASHINGTON

FOR INFORMATION ONLY:

LOT 1, "P.U.D. OF PLEASANT RIDGE EAST," AUDITOR'S FILE NO. 200010120025

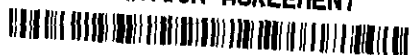
APN #: 4762-000-001-0000

COMMONLY KNOWN AS: 17979 BEST ROAD, MOUNT VERNON, WA 98273

 PEDROZA  
46630051

WA

FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT



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201303190017  
Skagit County Auditor