

After Recording Return To:  
Mortgage Servicing Department  
Attention: LaDonna Vroman  
State Department Federal Credit Union  
1630 King Street  
Alexandria, VA 22314



4/8/2013 Page 1 of 3 3:26PM

Parcel: P77709, P77708, P77710, P77711, P77712

LAND TITLE OF SKAGIT COUNTY [Line For Recording Data]

145755-0

## DEED OF SUBORDINATION

THIS DEED OF SUBORDINATION, made this **1<sup>st</sup> day of April, 2013** by and among **Timothy Comeau and Randy McClintock** (Trustees) party(s) of the first part, **Charles W. Howell and Charlene E. Day**, Maker(s) of the Credit Agreement, party(s) of the second part; and **State Department Federal Credit Union**, Holder of the Credit Agreement, party(s) of the third part;

\*\*\*\*\* WITNESSETH \*\*\*\*\*

THAT WHEREAS, by Deed of Trust dated on the **23<sup>rd</sup> day of September, 2011**, and recorded on the **29<sup>th</sup> day of September, 2011** in File **201109290055**, in the **Land Records of Skagit County, Washington**. Party(s) of the second part conveyed certain property therein more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART THEREOF

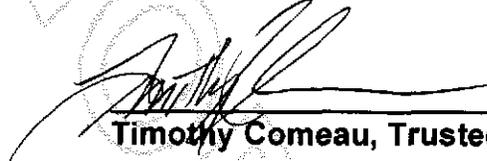
in trust to William B. Wilson, Jr. as Trustee (this trustee was substituted with the party(s) of the first part by Substitution of Trustee recorded prior hereto) to secure a payment of one **OPEN-END HOME EQUITY AGREEMENT** in the principal sum of **One Hundred Thousand Dollars and 00/100 (\$100,000.00)**, and interest, unto the party(s) of the third part, payable as set forth therein; and

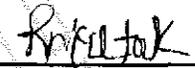
WHEREAS, BY DEED OF TRUST DATED April 3, 2013, and recorded along with and just prior hereto among said land records, the party(s) of the second part conveyed the aforesaid property in trust to secure payment of one note in the principal sum of **One Hundred Seventy Eight Thousand, Four Hundred Dollars and 00/100 (\$178,400.00)** and interest, unto **State Department Federal Credit Union, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR** for the purpose of refinancing the said property; and

WHEREAS, the Holders of the Credit Agreement agrees to the request of the party(s) of the second part to subordinate said Deed of Trust recorded on the \_\_\_\_\_ in consideration of the sum of \$1.00 in hand paid, receipt of which is thereby acknowledged,

NOW THEREFORE, the party(s) of the first part, with consent and approval of the party(s) of the third part as is evidenced by their signatures hereto, do hereby subordinate the lien of said Deed of Trust recorded on the 8<sup>th</sup> day of April, 2013 in File 201304080286 in the **Land Records of Skagit County, Washington** to the lien of said Deed of Trust recorded along with and just prior hereto among said land records, conveying the aforesaid property in trust, to secure payment of principal sum of **One Hundred Seventy Eight Thousand, Four Hundred Dollars and 00/100 (\$178,400.00)** and interest, unto **State Department Federal Credit Union, ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR**.

**WITNESS THE FOLLOWING SIGNATURES AND SEALS:**

  
\_\_\_\_\_  
**Timothy Comeau, Trustee**

  
\_\_\_\_\_  
**Randy McClintock, Trustee**

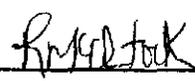
State of Virginia,  
City of Alexandria to wit:

The foregoing instrument was acknowledged before me by Timothy Comeau and Randy McClintock, Trustees, on this **1<sup>st</sup>** day of April, 2013.



  
\_\_\_\_\_  
**Notary Public**  
My commission Expires: 1/31/2015

**STATE DEPARTMENT FEDERAL CREDIT UNION**

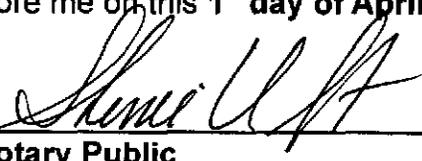
  
\_\_\_\_\_  
**Randy McClintock, Chief Financial Officer**

State of Virginia,  
City of Alexandria, to wit:

The foregoing instrument was acknowledged before me by Randy McClintock, the Chief Financial Officer for State Department Federal Credit Union.

Subscribed and sworn to before me on this **1<sup>st</sup>** day of April, 2013.



  
\_\_\_\_\_  
**Notary Public**  
My Commission Expires: 1/31/2015



201304080287  
Skagit County Auditor

**Schedule "A-1"**

**DESCRIPTION:**

Lots 12, 13, 14, 15 and the West ½ of Lot 16, Block 2, "REPLAT OF LOTS 1 THROUGH 6, 10 THROUGH 18, 37 & 38, BLOCK 2, AND 1 THROUGH 18, BLOCK 1, SAMISH TERRACE," as per plat recorded in Volume 10 of Plats, page 10, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.



201304080287

Skagit County Auditor