



201305170096

Skagit County Auditor

\$126.00

5/17/2013 Page

1 of

5 2:04PM

Document Title: Subordination Agreement

Reference Number: 201011190059
201305170094

Grantor(s): additional grantor names on page ___

1. Skagit County

2.

Grantee(s): additional grantee names on page ___

1. American Financial Network, Inc.

2. James W. Dvorak and Jaimee L.

Abbreviated legal description: full legal on page(s) ___ Dvorak

Land Title 145790-SA

Assessor Parcel / Tax ID Number: additional tax parcel number(s) on page ___

I, CHRISTI STRATHOF, am hereby requesting an emergency non-standard recording for an additional fee provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document. Recording fee is \$72.00 for the first page, \$1.00 per page thereafter per document. In addition to the standard fee, an emergency recording fee of \$50.00 is assessed. This statement is to become part of the recorded document.

Signed

Dated

5/18/13

WHEN RECORDED RETURN TO:

Stewart Title Co.
Attn; Laura Boles
400 E. Mill Plain Blvd., #105
Vancouver WA 98660

4
SUB
#1

Escrow Number: 01209-9389
Filed for Record at Request of: Stewart Title Company

LAND TITLE OF SKAGIT COUNTY

145790-
SA

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

The undersigned subordinator and owner agrees as follows:

1. Skagit County, which is a political subdivision of the State of Washington referred to herein as "subordinator," is the owner and holder of a mortgage dated November 19, 2010 which is recorded in under auditor's file No. 201011190059, records of Skagit County, Washington.
2. American Financial Network, Inc. referred to herein as "lender," is the owner and holder of a mortgage dated 5-2-13 executed by James W Dvorak and Jaimee L Dvorak which is recorded under auditor's file No. 201305170094, records of Skagit County, Washington. (which is to be recorded concurrently herewith).
3. James W Dvorak and Jaimee L Dvorak referred to herein as "owner" of all the real property described in the mortgage identified above in Paragraph 2.
4. In consideration of benefits to "subordinator" from "owner," receipt and sufficiency of which is hereby acknowledged, and to induce "lender" to advance funds under its mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's" mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.
5. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" mortgage, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" has no obligation to "subordinator" to advance any funds under its mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, note or agreements shall not defeat the subordination herein made in whole or in part.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement.
7. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred to and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.
8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust," and gender and number of pronouns considered to conform to undersigned.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN, A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.



12

Dated: April 10th, 2013

Skagit County, which is a political subdivision of the State of Washington

[Signature]
Clyde Williams
Tax Administrator, Skagit County Treasurer's Office

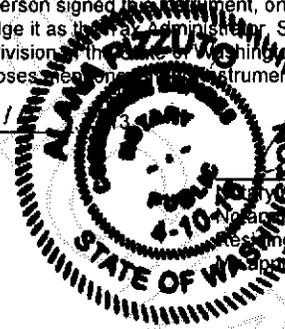
State of Washington

ss.

County of Skagit

I certify that I know or have satisfactory evidence that Clyde Williams is the person who appeared before me, and said person signed this instrument, on oath stated that he is authorized to execute the instrument and acknowledge it as the Tax Administrator, Skagit County Treasurer's Office of Skagit County, which is a political subdivision of the State of Washington to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in this instrument.

Dated: April _____, 2013



[Signature]
Name printed or typed: Athena Pizutto
Notary Public in and for the State of WA
Residing at Mount Vernon
My appointment expires: 4-10-2014

James W Dvorak

Jaimee L Dvorak

State of Washington

ss.

County of Skagit

I certify that I know or have satisfactory evidence that James W Dvorak and Jaimee L Dvorak are the persons who appeared before me, and said persons acknowledged that they signed this instrument and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: April _____, 2013

Notary name printed or typed: _____
Notary Public in and for the State of WA
Residing at _____
My appointment expires: _____



Skagit County Auditor
5/17/2013 Page 3 of 5 2:04PM \$126.00

Dated: April 10th, 2013

Skagit County, which is a political subdivision of the State of Washington

[Signature]
Clyde Williams
Tax Administrator, Skagit County Treasurer's Office

State of Washington
County of Skagit

ss.

I certify that I know or have satisfactory evidence that Clyde Williams is the person who appeared before me, and said person signed this instrument, on oath stated that he is authorized to execute the instrument and acknowledge it as the Tax Administrator, Skagit County Treasurer's Office of Skagit County, which is a political subdivision of the State of Washington to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in this instrument.

Dated: April 1



[Signature]
Notary name printed or typed: Anna Pizutto
Notary Public in and for the State of WA
Residing at Mount Vernon
My appointment expires: 4-10-2016

[Signature]
James W Dvorak

[Signature]
Jaimee L Dvorak

State of Washington
County of Skagit

ss.

I certify that I know or have satisfactory evidence that James W Dvorak and Jaimee L Dvorak are the persons who appeared before me, and said persons acknowledged that they signed this instrument and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: April _____, 2013

Notary name printed or typed: _____
Notary Public in and for the State of WA
Residing at _____
My appointment expires: _____



Skagit County Auditor
5/17/2013 Page

4 of

\$126.00
5 2:04PM

HAWAII ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of Hawaii)

County of Maui)ss.

Second Judicial Circuit)

On this 2ND day of MAY, 20 13, before me personally appeared

JAMES R. DVORAK AND JAIMEE L. DVORAK

to me personally known, who, being by me duly sworn or affirmed, did say that such person(s) executed the forgoing instrument as the free act and deed of such person(s), and if applicable in the capacity shown, having been duly authorized to execute such instrument in such capacity.

WITNESS my hand and official seal.

Albert Ramos

5-2-13

Signature of Notary Public

Date

(Notary Seal)

ALBERT RAMOS

Notary's printed name

My commission expires August 14, 2015

DESCRIPTION OF THE ATTACHED DOCUMENT

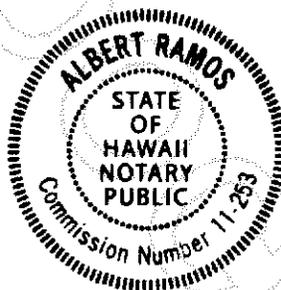
SUBORDINATION AGREEMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages 2 Document Date 4-10-13

(Additional information)



CAPACITY CLAIMED BY THE SIGNER

- Individual (s)
 Corporate Officer

(Title)

- Partner(s)
 Attorney-in-Fact
 Trustee(s)
 Other _____



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5/17/2013 Page

5 of

5 2:04PM