



**RETURN DOCUMENT TO:**  
Service Link  
4000 Industrial Blvd.  
Aliquippa, PA 15001

Use dark black ink and print legibly. Documents not legible will be rejected per RCW 65.04.045 & 65.04.047

<b>DOCUMENT TITLE(S):</b>	<b>SUBORDINATION</b>
<b>AUDITOR FILE NUMBER &amp; VOL. &amp; PG. NUMBERS OF DOCUMENT(S) BEING ASSIGNED OR RELEASED:</b>	200906300064 <i>201308220053</i>
Additional reference numbers can be found on page _____ of document.	
<b>GRANTOR(S):</b>	<b>BOEING EMPLOYEES' CREDIT UNION</b> <i>BENJAMIN M SKELTON + KIRSTEN J SKELTON</i>
Additional grantor(s) can be found on page _____ of document.	
<b>GRANTEE(S):</b>	<b>JPMORGAN CHASE BANK NA</b> <b>TRUSTEE NAME: TRUSTEE FOR SERVICELINK TITLE</b>
Additional grantee(s) can be found on page _____ of document.	
<b>ABBREVIATED LEGAL DESCRIPTION: (Lot, block, plat name OR; qtr/qtr, section, township and range OR; unit, building and condo name.)</b>	<b>LOT 17, DUKES HILL ESTATES DIVISION NO. 3</b>
Additional legal(s) can be found on page _____ of document.	
<b>ASSESSOR'S 16-DIGIT PARCEL NUMBER:</b>	<b>P78728</b>
Additional numbers can be found on page _____ of document.	

The Auditor/Recorder will rely on the information provided on this form. The responsibility for the accuracy of the indexing information is that of the document preparer.

WHEN RECORDED RETURN TO:

Boeing Employees' Credit Union (BECU)  
P.O. Box 97050, MS 1050-1  
Seattle, WA 98124-9750  
Attention: Member Assistance

26968167

**SUBORDINATION AGREEMENT**

**LOAN # EA 2005159303**

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.

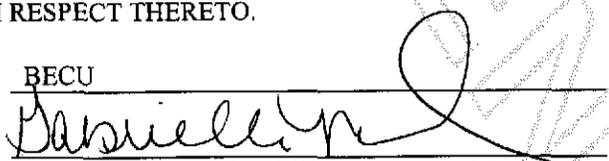
The undersigned subordinator and owner agrees as follows:

1. BECU, referred to herein as "subordinator," is the owner and holder of a mortgage dated June 22, 2009 which is recorded in volume of Mortgages, page , under auditor's file No. 200906300064, records of Skagit County.
2. JP Morgan Chase Bank, N.A. , referred to herein as "lender" is the owner and holder of the mortgage dated July 31, 2013 , executed by (which is recorded in volume of Mortgages, page , under auditor's file no. , records of Skagit County) (which is to be recorded concurrently herewith). (JP Morgan Chase Bank, N.A. loan not to exceed \$150,908.00.)
3. Benjamin M. Skelton and Kirsten J. Skelton, referred to herein as "owner," is the 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.

Executed this 23rd day of July 2013

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 THEIR ATTORNEYS WITH RESPECT THERETO.

\_\_\_\_\_  
\_\_\_\_\_

BECU  
  
Gabrielle Malson- Portfolio Management Manager



WHEN RECORDED RETURN TO:

Boeing Employees' Credit Union (BECU)  
P.O. Box 97050, MS 1050-1  
Seattle, WA 98124-9750  
Attention: Member Assistance

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Benjamin M. Skelton  
Kirsten J. Skelton

BECU  
Gabrielle Malson  
Gabrielle Malson- Portfolio Management Manager



STATE OF \_\_\_\_\_ )  
County of \_\_\_\_\_ ) ss.

I certify that I know or have satisfactory evidence that \_\_\_\_\_ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

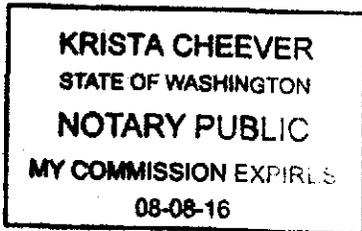
Notary Public for \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

STATE OF WA )  
County of King ) ss.

I certify that I know or have satisfactory evidence that **Gabrielle Malson** is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the **Portfolio Management Manager** of Boeing Employees' Credit Union to be the free and voluntary act for the uses and purposes mentioned in the instrument.

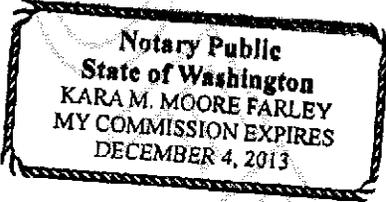
*Krista Cheever*

Krista Cheever  
Notary Public for WASHINGTON  
My Commission Expires: 8/8/16



STATE OF Washington )  
County of Skagit ) ss.

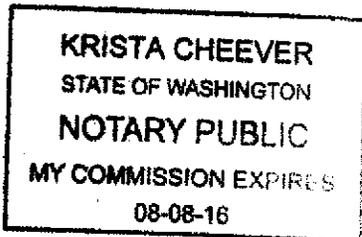
I certify that I know or have satisfactory evidence that Benjamin M. Skelton and Kirsten S. Skelton is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.



Dated: July 31 2013  
Kara Moore Farley  
Notary Public for Washington  
My Commission Expires: 12/04/2013

STATE OF WA )  
County of King ) ss.

I certify that I know or have satisfactory evidence that Gabrielle Malson is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the Portfolio Management Manager of Boeing Employees' Credit Union to be the free and voluntary act for the uses and purposes mentioned in the instrument.



Krista Cheever  
Krista Cheever  
Notary Public for WASHINGTON  
My Commission Expires: 8/8/16



**Exhibit "A"**  
**Legal Description**

The land referred to herein below is situated in the county of SKAGIT, State of WA and is described as follows:

ALL THAT PARCEL OF LAND IN SKAGIT COUNTY, STATE OF WASHINGTON, AS MORE FULLY DESCRIBED IN DEED DOC # 200503020137, ID# P78728, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 17, DUKES HILL ESTATES DIVISION NO. 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 11 OF PLATS, PAGE 10, RECORDS OF SKAGIT COUNTY, WASHINGTON.

PROPERTY ADDRESS: 816 LUCAS DRIVE, SEDRO WOOLLEY, WA

Tax/Parcel ID: P78728



201308220054

Skagit County Auditor  
8/22/2013 Page

6 of

\$77.00

6 11:50AM