

**When recorded return to:**

Stewart Lender services/Joanne Bui  
9700 Bissonnet Suite 1500  
Mail-Stop SLS 1980  
Houston, TX 77036

Prepared by: Kevin Murphy  
Stewart Title File No. 1157769

Tax ID No.: 340203-4-014-0001



201312260120

Skagit County Auditor

\$74.00

12/26/2013 Page

1 of

3 3:06PM

14-5964-SA  
P19776  
phnsw 14 SE 1/4, 3-34-2 E W.M.

**SUBORDINATION AGREEMENT**

Date: 10/17/2013

Property (the legal description of the Property under the Junior Mortgage): SEE ATTACHED EXHIBIT "A"

Property Address: 9720 PADILLA HEIGHTS ROAD, ANACORTES, WA 98221

Subordinating Lender: SKAGIT COUNCIL OF GOVERNMENTS

Junior Mortgage

Date: 08/16/2006

Borrower: LYNN CHRISTOFERSEN

Trustee (if applicable): CHICAGO TITLE INSURANCE COMPANY, A CORPORATION

Note Secured by Junior Mortgage: SKAGIT COUNCIL OF GOVERNMENTS

Recorded Date: 08/17/2006

Deed of Trust Dated 8/16/1006, Original principal amount: \$40,000.00

and \$60,000.00 Recording information: DOCUMENT NUMBER 200608170055

Recording information: DOCUMENT NUMBER 200608170055

New Lender: CITIBANK, N.A.

Refinance Mortgage

Date: 12/18/2013

Borrower: LYNN M.L. CHRISTOFERSEN

Note Secured by Refinance Mortgage: CITIBANK, N.A.

Recorded: 12-26-13

Original principal amount not to exceed: \$241,300.00

Recording information (when available): 201312260118

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

SKAGIT COUNCIL OF GOVERNMENTS

BY Kevin Murphy  
NAME: Kevin Murphy  
TITLE: Executive Director

STATE OF Washington  
COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Kevin Murphy (is/are) the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) (is/are) authorized to execute the instrument and acknowledged it as the Executive Director of Skagit of SKAGIT COUNCIL OF GOVERNMENTS to be the free and voluntary act of such party(ies) for the uses and purposes intended in this instrument.

Dated: 10-17-13  
Alana Pizzuto  
Notary Public in and for the state of Washington  
My appointment expires: 4-10-2016

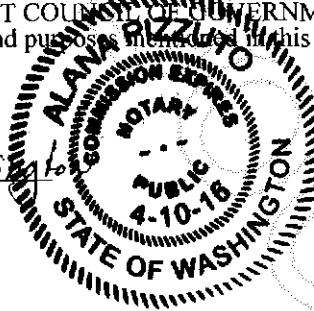


EXHIBIT A  
LEGAL DESCRIPTION

THE WEST 10 ACRES OF THE EAST 21 ACRES OF THE FOLLOWING DESCRIBED TRACT OF  
LAND:

THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 34 NORTH, RANGE 2  
EAST, W.M., EXCEPT THE NORTH 7 RODS, ALSO EXCEPT ANY PORTION LYING WITHIN THE  
BOUNDARIES OF EXISTING ROAD AND RIGHTS OF WAY.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

APN: 340203-4-014-0001

PROPERTY COMMONLY KNOWN AS: 9720 PADILLA HEIGHTS ROAD, ANACORTES, WA 98221



201312260120