When recorded return to:

Stewart Lender services/Joanne Bui 9700 Bissonnet Suite 1500

Mail-Stop SLS 1980 Houston, TX 77036

2 40487

Prepared by: Mildred Metzager Tax ID No.: 34203-4-014-0001

\$74.00

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SUBORDINATION AGREEMENT

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: MILDRED METZGER

Junior Mortgage

Date: 08/16/2006

Borrower: □LYNN CHRISTOFERSENU

Trustee (if applicable): CHICAGO TITLE INSURANCE COMPANY

Note Secured by Junior Mortgage: MILDRED METZGER

Recorded Date: 08/17/2006

Original principal amount: \$60,000.00

Recording information: DOCUMENT NO. 200608170056

New Lender: CITIBANK, N.A.

Refinance Mortgage

12/18/2013 Date:

Borrower: DLYNN CHRISTOFERSEN

Note Secured by Refinance Mortgage: CITIBANK, N.A. Recorded: 12-21-13
Original principal amount not to exceed: \$241,300.00

Recording information (when available): 20131221

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.

MILDRED METZGER

STATE OF WASHING TON COUNTY OF SNOHOWISH

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

Dated: AUG 29, 2013,

Notary Public in and for the state of Was Lu

My appointment expires: (2-19-13)

201312260121

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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.

PARCEL ID NUMBER: 34203-4-014-0001

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

201312260121

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