



Skagit County Auditor

\$76.00

12/9/2016 Page

1 of

4 1:52PM

AFTER RECORDING MAIL TO:

Name Real Advantage, LLC
Address 1000 Commerce Dr., 5th Floor
City/State Pittsburgh, PA 15275

478548

Document Title(s):

1. Subordination Agreement

112523
GUARDIAN NORTHWEST TITLE CO.

Reference Number(s) of Documents Assigned or released:

201507300020

201612090097

Grantor(s):

1. Wells Fargo Bank, N.A.
2. Eric Oczkewicz and Alyssa Oczkewicz

[] Additional information on page of document

Grantee(s):

1. Keybank National Association
- 2.

[] Additional information on page of document

Abbreviated Legal Description:

Lot 23, Big Lake Heights

Tax Parcel Number(s):

P109297, 4680-000-023-0000

[] Complete legal description is on page of document

822245
RETURN TO:
Mortgage Connect, LP
260 Airside Drive
Moon Township, PA 15108

SUBORDINATION AGREEMENT

THIS AGREEMENT made this 26th day of September, 2016, in favor of WELLS FARGO BANK, N.A. it's successors and/or assigns, with an office at 701 WELLS FARGO WAY, 4TH FLOOR, MINNEAPOLIS, MN 55467 ("Lender") by KEYBANK NATIONAL ASSOCIATION, having a place of business at 4910 Tiedeman Road, STE C, Cleveland, Ohio 44144. ("Subordinate Lender")

WITNESSETH:

WHEREAS, Subordinate Lender is the owner and holder of the following Mortgage/Deed of Trust covering the property located at 17119 ZOYA DRIVE, MOUNT VERNON, WA 98274 and as more fully described therein ("Mortgaged Property"), and of the note or bond which said Mortgage/Deed of Trust secures ("Subordinate Lender Note"):

a) Mortgage/Deed of Trust dated July 15, 2015, made by: ERIC OCZKEWICZ and ALYSSA OCZKEWICZ to KEYBANK NATIONAL ASSOCIATION to secure the sum of \$26,925.00 recorded on Real Property in the SKAGIT County Recorder/Clerk's Office in WA Book/Liber 201507300020 Page N/A. ("Subordinate Lender Mortgage").

WHEREAS, on condition that the Subordinate Lender Mortgage/Deed of Trust be subordinated in the manner hereinafter appearing, Lender has or is about to accept a mortgage/deed of trust covering the Mortgaged Property, made by ERIC OCZKEWICZ ("Borrower") to Lender to secure an amount not to exceed (\$195,500.00) and interest, said mortgage/deed of trust being hereinafter collectively referred to as the "Lender Mortgage/Deed of Trust". AF# 201612090097

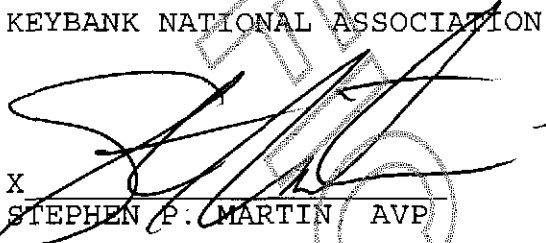
NOW, THEREFORE, in consideration of One Dollar (1.00) and other good and valuable consideration and to induce Lender to accept the Lender Mortgage/Deed of Trust the receipt and sufficiency of said consideration being hereby acknowledged, Subordinate Lender does hereby covenant, consent and agree with Lender as follows:

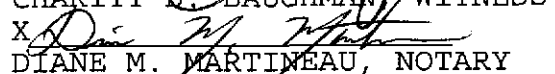
The Subordinate Lender Mortgage/Deed of Trust shall be and is hereby made subject and subordinate in lien to the lien of the Lender Mortgage/Deed of Trust in the principal amount not to exceed \$195,500.00 and interest together with any and all advances heretofore or hereinafter made and pursuant to the Lender Mortgage/Deed of Trust and together with any and all renewals or extensions of the Lender Mortgage/Deed of Trust or the note secured thereby, ("Lender Note").

THIS AGREEMENT may not be changed or terminated orally and shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns, of the parties hereto.

IN WITNESS WHEREOF, Subordinate Lender hereto has duly executed this agreement the day and year first above written.

KEYBANK NATIONAL ASSOCIATION

X 
STEPHEN P. MARTIN AVP

X 
CHARITY D. BAUGHMAN WITNESS
X 
DIANE M. MARTINEAU, NOTARY

STATE OF OHIO)
COUNTY OF STARK)

Before me, a Notary Public in and for the said County and State, personally appeared STEPHEN P. MARTIN, AVP of KEYBANK NATIONAL ASSOCIATION, the corporation which executed the foregoing instrument who acknowledged that they did sign the foregoing instrument for and on behalf of said corporation, being thereunto duly authorized, and that the same is the free act and deed individually and as such officers and free act of deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Canton, Ohio, this the 26th day of September, 2016.



DIANE M. MARTINEAU
Notary Public, State of Ohio
My Commission Expires
April 19, 2021


Notary Public
My commission expires: 4/19/2021

THIS INSTRUMENT PREPARED BY: KEYBANK NATIONAL ASSOCIATION

When recorded mail to:
KEYBANK NATIONAL ASSOCIATION
P.O.BOX 6899
CLEVELAND, OH 44101

Schedule "C"
Legal Description

The land referred to in this report/policy is situated in the State of Washington, County of Skagit, and is described as follows:

Lot 23, "BIG LAKE HEIGHTS", as per plat recorded in Volume 16 of Plats, pages 118 through 120, inclusive, records of Skagit County, Washington.