

After Recording Return To:  
VERITY CREDIT UNION  
P O BOX 75974  
SEATTLE, WA 98175

**LAND TITLE AND ESCROW**

01-174595-OE

[Space Above This Line For Recording Data]

**Subordination Agreement**

(Refinance Mortgage)

Date: October 16, 2019

Property description: Lot 75, "HORIZON HEIGHTS DIV. NO.IV," as per Plat recorded in Volume 16 of Plats, page 105 and 106, records of Skagit County, Washington.

Parcel #: 4676-000-075-0000

Property Address: 1912 36<sup>th</sup> St  
Anacortes, WA 98221

**Subordinating Lender: Verity Credit Union**

Junior Mortgage or UCC Filing: Verity Credit Union  
Principal Amount: \$77,000.00  
Dated: December 21, 2018  
Borrower(s): Robert Skelton and Nichole Skelton  
Trustee (if applicable): Trustee Services Inc.  
Recording information: 201812270079

**New Lender: Quicken Loans, Inc. ISAOA**

Borrower(s): Robert Skelton and Nichole Skelton  
*Loan amount not to exceed \$328,000.00*  
Recording information (when available): 201910290034

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

MULTISTATE SUBORDINATION AGREEMENT (Refinance Mortgage)-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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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.

Verity Credit Union

By: [Signature]

STATE OF WASHINGTON,

County of King

On this day, Rowena Ibe, the undersigned officer, personally appeared before me and acknowledged he/she to be an Officer of Verity Credit Union and that she/he, as such Officer, is authorized to execute the foregoing instrument for the purposes therein contained, by signing as representative for said company.

Dated October 16, 2019

[Signature]

Notary Public in and for the State of Washington

Residing in King Co

My appointment expires: 1/29/2021 Printed Name: Hailey Savory

