12/22/2020 03:13 PM Pages: 1 of 9 Fees: \$111.50

Skagit County Auditor, WA

WHEN RECORDED RETURN TO:

COMMUNITY 1ST CREDIT UNION 929 EASTSIDE ST SE OLYMPIA, WA 98501

This space provided for Recorder's Use

LAND TITLE AND ESCROW 01-180265-0

SUBORDINATION AGREEMENT

Grantor(s): Creditor:

Community 1st Credit Union

Borrower:

SHAUN A. BICKNESE, CATHERINE P. FAHOUM, & MONAWAR T. FAHOUM-

BICKNESE

Grantee(s): New Lender: CALIBER HOME LOANS, INC. ISAOA

Abbreviated Legal Description: (13.0200 AC) THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M., EXCEPT THE NORTH 250 FEET THEREOF, AND EXCEPT THE WEST 792 FEET OF THAT PORTION OF SAID SOUTHEAST 1/4 OF THE SOUTHWEST 1/4, LYING EAST OF THE COUNTY ROAD ALONG THE WEST LINE THEREOF AND EXCEPT THOSE PORTIONS THEREOF CONVEYED TO THE STATE OF WASHINGTON BY INSTRUMENTS RECORDED JULY 27, 1956 AND SEPTEMBER 30, 1968, UNDER AUDITORS FILE NOS. 539335 AND 718744. TOGETHER WITH THE SOUTH 30 FEET OF THE WEST 792 FEET OF THAT PORTION OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 33 NORTH, RANGE 4 EAST, W.M., LYING EAST OF THE COUNTY ROAD ALONG THE WEST LINE THEREOF AS CONVEYED TO SKAGIT COUNTY BY DEED RECORDED SEPTEMBER 15, 1913, UNDER AUDITOR'S FILE NO. 98381.

Assessor's Property Tax Parcel or Account No.: P17472 ALT. PARCEL: 33042930080000

THIS SUBORDINATION AGREEMENT (the "Agreement") , is entered into among COMMUNITY 1ST CREDIT UNION (the "Creditor"), whose address is PO Box 870 DuPont, WA 98327, SHAUN A. BICKNESE, CATHERINE P. FAHOUM, & MONAWAR T. FAHOUM-BICKNESE ("Borrower"), whose address is 19405 CLARENCE LN, MOUNT VERNON, WA 98273, CALIBER HOME LOANS, INC. ISAOA. (the "New Lender"), whose address is 1525 S BELT LINE ROAD, COPPELL, TX 75019.

RECITALS:

Creditor has extended credit in the amount of \$30,142.50 (our original loan amount) to Borrower (the "Creditor Loan") which is or will be secured by a security agreement executed by Borrower for the benefit of Creditor (together with any amendments, supplements, extensions, renewals or replacements, the "Creditor UCC Fixture Filing") covering the equipment on fixtures situated on the real property described above (the "Real Property"). The Creditor UCC fixture filings was recorded under recording/instrument number 202009100109, on SEPTEMBER 10, 2020, in the records of SKAGIT County, State of WASHINGTON.

	B. New	Lender has	made or ma	y make a loan in the a	amount NOT TO EXCEE	D \$510 400 on
(new loa	in amount) t	o Borrower	("New Lende	er Loan"), which will b	e secured by a deed of	trust, recorded
under	Auditor's	riie	Number	202012220174	1	of
recorded	concurrent	ly with this	Agreement	t by Borrower for the (together with any ai	benefit of New Lender mendments, supplemen	which is being

renewals or replacements, the "New Lender Deed of Trust") covering the Real Property and the personal property described therein (the Real Property and such personal property and all products and proceeds thereof, is collectively, the "Property").

C. New Lender has required that its security interest in the Property be superior to the security interest of Creditor in the Property.

In consideration of the matters contained in the foregoing Recitals, which are hereby incorporated herein, and for other valuable consideration, receipt of which is hereby acknowledged, the parties agree as follows:

AGREEMENT:

1. Subordination.

- a. Creditor hereby subordinates any and all of its right, title, claim, lien and interest in the Property and all proceeds thereof, under the Creditor Fixture Filing, to all right, title, claim, lien and interest of New Lender in the Property under the New Lender Deed of Trust.
- b. Creditor's agreement to subordinate shall apply to the principal balance on the New Loan as set forth above, plus all interest, late charges, collection costs and expenses, attorney's fees and amounts paid to third parties to protect or enforce New Lender's security interest, but shall not include increases in the principal balance other than increases required for preservation, maintenance, or improvement of the Property, or performance of Borrower's obligations under New Lender's Deed of Trust.
- c. Except as otherwise set forth herein, the priority of security interests in the Property shall be governed by applicable law.
- 2. Actions by New Lender. Creditor agrees that New Lender may foreclose its security interest in the Property and may otherwise act in any manner permitted by the New Lender Deed of Trust or by law without affecting any priority of New Lender hereunder. New Lender agrees that it shall provide Creditor, in such time and manner as is required by applicable law, all notices required to be provided to the beneficiary of a trust deed or mortgagee of a mortgage that is recorded after the deed of trust or mortgage being foreclosed. New Lender agrees that it will not, without prior written consent of Creditor, increase the interest rate or the payments required on the New Lender Loan (except for increases in escrow impound amounts for taxes and insurance, or increases pursuant to variable rate terms in the New Lender Loan documents) or otherwise modify the New Lender Loan in any material respect.
- 3. No Obligation. This Agreement shall not be construed as giving rise to any obligation on the part of Creditor to assume or pay any indebtedness of any Person to New Lender, nor shall this Agreement be construed as giving rise to any obligation on the part of Creditor or New Lender to loan any amounts or extend any financial accommodations to Borrower or any other Person.
- 4. Entire Agreement. This Agreement constitutes the entire understanding and agreement of the parties as to the matters set forth in this Agreement. No alteration of or amendment to this Agreement shall be effective unless made in writing and signed by all parties hereto.
- 5. Successors. This Agreement shall extend to and bind the respective heirs, personal representatives, successors and assigns of the parties to this Agreement, and the covenants of Borrower and Creditor respecting subordination of the Creditor UCC Fixture Filing shall extend to, include, and be enforceable by any transferee or endorsee of the Creditor UCC Fixture Filing or the Creditor Loan.
 - Recitals. The Recitals are hereby incorporated herein.

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202009100109

09/10/2020 02:32 PM Pages: 1 of 4 Fees: \$106.50 Skaglt County Auditor, WA

UCC FINANCING STATEMENT					
FOLLOW INSTRUCTIONS					
A NAME & PHONE OF CONTACT AT FILER (optional) CSC 1-800-858-5294					
B. E-MAIL CONTACT AT FILER (optional) SPRFiling@cscglobal.com					
C SEND ACKNOWLEDGMENT TO: (Name and Address)					
1982 33048					
CSC	,				
801 Adlai Stevenson Drive Springfield, IL 62703	n: Washington				
, med ,	(Skagit)				
		THE ABOVE SPA	CE IS FO	R FILING OFFI	CE USE ONLY
DEBTOR'S NAME: Provide only one Debtor name (to or 1b) (use exact, name will not fit in line 1b, leave all of item 1 blank, check here. and provide the control of the control o	ful: name; do not omit, modifinde the Individual Debtor into				
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OR 15. INDIVIDUAL'S SURNAME	FIRST PERSONAL NA	ME		NAL NAME(S)/INIT	TIAL(S) SUFFIX
Bicknese	Shaun		Α		
1c. WAILING ADDRESS 19405 Clarence Ln	Mount Vernon		STATE	98273	COUNTRY
2 DEBTOR'S NAME: Provide only one Deblor name (2a or 2b) (use exact,	full name: do not omit, model	v or abbreviate any part of	the Debior	s name): if any na	er of the fortividual Debrore
name will not fit in line 2b, leave all of stem 2 blank, check here and prov	icle the Individual Debtor info	mation in item 10 of the F	inancing St	lament Addendun	r (Form UCC1Ad)
Za ORGANIZATION'S NAME		<u> </u>		.,.,	
OR 25 INDIVIDUAL'S SURNAME			.,		
Fahoum	Catherine	ME	P	NAL NAMEIS)/INIT	(IAL(S) SUFFIX
2c MAILING ADDRESS 19405 Clarence Ln	CITY		STATE	POSTAL CODE	COUNTRY
_	Mount Vernon		WA	98273	USA
3 SECURED PARTY'S NAME for NAME of ASSIGNEE of ASSIGNOR SE	CURED PARTY) Provide o	mly one Secured Party nam	ie (3a or 3b	` 	
3a ORGANIZATIONS NAME Community 1st Credit Union					
OR 36 INDIVIDUAL'S SURNAME	FIRST PERSONAL NAM	AE	ADDITIO	NAL NAME(S)/INIT	IAL(S) SUFFIX
	THOU E NOTICE THE		ADDITIO	THE PERSONNEL	WC(S) SUPPLY
3c MAILING ADDRESS PO Box 870	CITY		STATE	POSTAL CODE	COUNTRY
	DuPont		WA	98327	USA
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Solar system and all of its components installed at	19405 Clarence I	-n Mount Vernor	WA 9	8273 Parce	le P17472 Air
Parcel: 33042930080000 Situs Address: 19405 Cl	larence Ln. Mount	Vemon, WA 982	73 Abb	reviated Le	gal Description:
(13.0200 Ac) The Southeast 1/4 Of The Southwes	t 1/4 Of Section 2:	9. Township 33 h	Jorth R	ange 4 Fac	t WM Except
The North 250 Feet Thereof, And Except The Wes	st 792 Feet Of Tha	t Portion Of Said	South	east 1/4 Of	The Southwest
1/4, Lying East Of The County Road Along The W The State Of Washington By Instruments Recorde	est Line Thereof A	and Except Thos	Portic	ns Thereof	Conveyed To
539335 And	0 0019 27, 1330 A	nd September 3t	, 1900,	Onder Aud	mors File Nos.
718744. Together With The South 30 Feet Of The	West 792 Feet Of	That Portion Of	The So	utheast 1/4	Of The
Southwest 1/4 Of Section 29, Township 33 North,	Range 4 East, W.I	M., Lving Fast O	f The C	ounty Road	Along The West
Line Thereof As Conveyed To Skagit County By D	eed Recorded Se	ptember 15, 191	3, unde	r Auditor's F	ile No. 98381.
	al (see UCC1Ad, item 17 and	(Instructions) being	administere	od by a Decedent's	Personal Representative
68. Check goly if applicable and check only one box. Public-Finance Transaction Manufactured-Home Transaction			week ORNY &	applicable and che	rck only one box:
7 ALTERNATIVE DESIGNATION (d applicable) Lessee/Lessor	A Debtor is a France		Agricultu	rad Lisen 🔲 N	Ion-UCC Filing
8 OPTIONAL FILER REFERENCE DATA	ConsigneerConsigner	Seller/Buyer	Bark	eu Balkur [Licensee/Licensor
					1982 33048

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UCC FINANCING STATEMENT ADDENDUM FOLLOW INSTRUCTIONS 9. NAME OF FIRST DEBTOR: Same as line 1a or 1b or Financing Statement. If

R 96 INDIVIDUAL'S SURNAME				
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FIRST PERSONAL NAME				
Shaun	<u> </u>			
ADDITIONAL NAME(SVINITIAL(S)	SUFFIX			
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INDIVIDUAL S FIRST PERSONAL NAME Monawar				
INDIVIDUAL'S ADDITIONAL NAME(SYMITIAL(S)				SUFFIX
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	FIRST PERSONAL NAME Shaun		i			
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	Α	307714				
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	106. INDIVIDUAL'S SURNAME					
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10c	MAILING ADDRESS	CITY	f	STATE	POSTAL CODE	COUNT
	110. INDIVIDUAL'S SURNAME	FIRST PERSONAL NAME		ADDITIO	NAL NAME(SYINITIAL(S)	SUFFIX
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UCC FINANCING STATEMENT ADDENDUM FOLLOW INSTRUCTIONS NAME OF FIRST DEBTOR: Same as time 1a or 1b on Financing Statement: if line 1b was left blank because Individual Debtor name did not fit, check here 9a ORGANIZATION'S NAME 96 INDIVIDUAL'S SURNAME Bicknese FIRST PERSONAL NAME Shaun ADDITIONAL NAME(SYINITIAL(S) SUFFIX THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY 10. DEBTOR'S NAME. Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line flic 10a DRGANIZATION'S NAME OR 106 INDIVIDUAL'S SURNAME INDIVIDUAL S FIRST PERSONAL NAME INDIVIDUAL S ADDITIONAL NAME (S WINITIALIS) SUFFIX 10c. MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY 11. ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11s or 11b) Ha ORGANIZATION'S NAME 116 INDIVIDUAL'S SURNAME FIRST PERSONAL NAME ADDITIONAL NAME(SYINITIAL(S) SUFFIX 11c MAILING ADDRESS CITY STATE POSTAL CODE COUNTRY 12. ADDITIONAL SPACE FOR ITEM 4 (Collateral) 13 Ins FINANCING STATEMENT is to be fixed (for record) (or recorded) in the REAL ESTATE RECORDS (if applicable) 14. This FINANCING STATEMENT covers timber to be cut ____ covers as-extracted collateral _____ is filed as a fixture filing 15. Name and address of a RECORD OWNER of real estate described in item 16 16. Description of real estate Auditor's File No. 98381.

17 MISCELLANEOUS:

CREDITOR: COMMUNITY 19 CREDIT UNIO	N
By Jana Vander Voet	<u>-</u> _
Print: DARCY VANDER VOET Title: VICE PRESIDENT OF OPERATIONS	
BORROWERS:	
SHAUN A. BICKNESE	
CATHERINE P. FAHOUM	
MONAWAR T. FAHOUM-BICKNESE	
CORPORATE	ACKNOWLEDGMENT
STATE OF <u>WASHINGTON</u>	
COUNTY OF <u>PIERCE</u>)	
I certify that I know or have satisfactory evid	dence that DARCY VANDER VOET is the person who appeared
	signed this instrument, on oath state that SHE was authorized
	the VICE PRESIDENT OF OPERATIONS of COMMUNITY 151
	party for the uses and purposes mentioned in the instrument.
(SEAL OR STAMP)	NOV. 18, 2020
MCKEE J ALBRIGHT NOTARY PUBLIC #97054	Dated Mikee & allowed
STATE OF WASHINGTON	Signature
COMMISSION EXPIRES NOVEMBER 29, 2023	Title NAM - Co Co
1	My Appointment Suring
	My Appointment Expires

	By baras Vander Veet
	Print DARCY VANDER VOET
	Title: VICE PRESIDENT OF OPERATIONS
	BORROWERS:
	1-71-2
	The state of the s
	SHAUN A. BICKNESE
	04 . 1 - 1
	Cathaine P. Fahran
	CATHERINE P. FAHOUM
1	
U	1
	MONAWAR/T. FAHOUM-BICKNESE
	CORPORATE ACKNOWLEDGMENT
	STATE OF WASHINGTON

CREDITOR: COMMUNITY 18T CREDIT UNION

I certify that I know or have satisfactory evidence that **DARCY VANDER VOET** is the person who appeared before me, and said person acknowledged that <u>SHE</u> signed this instrument, on oath state that <u>SHE</u> was authorized to execute the instrument and acknowledged it as the **VICE PRESIDENT OF OPERATIONS** of <u>COMMUNITY 1ST CREDIT UNION</u> to the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

(SEAL OR STAMP)

COUNTY OF PIERCE

MCKEE J ALBRIGHT NOTARY PUBLIC \$97054 STATE OF WASHINGTON COMMISSION EXPIRES NOVEMBER 29, 2023 NOV. 18, 2020

Signature

NOTAR

Title

My Appointment Expires

INDIVIDUA	AL ACKNOWLEDGMENT
STATE OF LAShing ton	
county of Skagit) ss.	
Licertify that I know or have satisfacto	ory evidence that Shoun A. Bicknese is the
person who appeared before me, and who execu	ited the within and foregoing instrument, and acknowledged that
	e and voluntary act and deed, for the uses and purposes therein
mentioned.	
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COUNTY OF Skag it 155.	
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	Signature
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COUNTY OF Skagy	
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person who appeared before me, and who executive	ed the within and foregoing instrument, and acknowledged that
he/she/they signed the same as his/her/their free	and voluntary act and deed, for the uses and purposes therein
~ *********	and voluntary act and deed, for the uses and purposes therein
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