

Assessor's Parcel or Account
Number: 350714-2-041-0304/P104609
Abbreviated Legal Description: Lot 1, Skagit County
Short Plat No. 99-0006, Volume 14 of
Short Plats, page 32, Lots 3 and 4 of Section 14, Township 35 North, Range 7 East, W.M
Full legal description located on page:3
Trustee: CW Title
Lender: Wells Fargo Bank, N.A.
Borrower: Darlene Williams, SUBORDINATION AGREEMENT

THIS AGREEMENT made this 9th day of February, 2022, in favor of
WELLS FARGO BANK, N.A. it's successors and/or assigns, with an
office at 420 MONTGOMERY STREET, SAN FRANCISCO, CA 94104
("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 40311 CAPE HORN RD, CONCRETE, WA 98237 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 3, 2019, made by:
DARLENE WILLIAMS
to KEYBANK NATIONAL ASSOCIATION to secure the sum of
\$50,000.00 recorded on Real Property in the SKAGIT County
Recorder/Clerk's Office in WA Book/Liber 201910090040 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 DARLENE WILLIAMS
("Borrower") to Lender to secure an amount not to exceed (\$
\$99,000.00) and interest, said mortgage/deed of trust being
hereinafter collectively referred to as the "Lender
Mortgage/Deed of Trust".

Recorded date:3/9/2022 Instrument:202203090006
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:

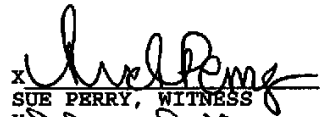

The Subordinate Lender Mortgage/Deed of Trust shall be and
is hereby made subject and subordinate in lien to the lien
of the Lender Mortgage/Deed of Trust in the principal amount
not to exceed \$99,000.00 and interest together with any and
all advances heretofore or hereinafter made and pursuant to
the 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


TED BUDNER, OFFICER


SUE PERRY, WITNESS

CLARISSA ANTHONY, NOTARY


STATE OF OHIO }
COUNTY OF STARK }

Before me, a Notary Public in and for the said County and State, personally appeared TED BUDNER, OFFICER 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 9th day of February, 2022.



CLARISSA C. ANTHONY
Notary Public, State of Ohio
Commission No. 2018-RE-743293
My Commission Expires
September 30, 2023


Notary Public
My commission expires: Sept 30, 2023

THIS INSTRUMENT PREPARED BY: KEYBANK NATIONAL ASSOCIATION

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

Exhibit A
Legal Description

Lot 1, Skagit County Short Plat No. 99-0006, approved June 3, 1999 and recorded June 3, 1999, in
Volume 14 of

Short Plats, page 32, under Auditor's File No. 9906030065, records of Skagit County, Washington; being
a portion of

Government Lots 3 and 4 of Section 14, Township 35 North, Range 7 East, W.M.

Situate in the County of Skagit, State of Washington.

Property ID: 350714-2-041-0304/P104609

Parcel ID: 350714-2-041-0304/P104609