

## RETURN ADDRESS

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4795 Regent Blvd  
Irving, TX 75063

**Document Title(s)**

SUBORDINATION AGREEMENT

**Reference of related documents**

201412150187

202112280022

Additional Reference #s on page

**Grantor(s)** (Last, First and Middle Initial)

ROMAN W ROSSMEISL

IRENE ROSSMEISL

PENTAGON FEDERAL CREDIT UNION

Additional grantors on page

**Grantee(s)** (Last, First and Middle Initial)

PENTAGON FEDERAL CREDIT UNION

Additional grantees on page

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

LOT 22, SKYLINE #5, VOL. 9, PGS. 56-58, SKAGIT CO., WA.

Additional legal is on page 2-4

**Assessor's Property Tax Parcel/Account Number**

3821-000-002-0005

P59336

Additional parcel #s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010.  
I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.



## SUBORDINATION AGREEMENT

This subordination agreement is made this 19 day of November, 2021 by Pentagon Federal Credit Union (PenFed), of 4875 Preston Road, Frisco TX 75034 ("Beneficiary"), and Roman W Rossmeisl & Irene Rossmeisl, of 2304 Highland Dr., Anacortes, Washington County, Skagit ("Trustor").

### RECITALS

A. The Trustor executed a Deed of Trust on November 3rd, 2014, in favor of the Beneficiary, which was recorded on December 15, 2014, in book N/A, page N/A, document (no.) 201412150187 in the office of the Official Records of Skagit County, ("Beneficiary's Deed of Trust") covering the following described property:

Lot 22, Skyline NO. 5, According to the plat thereof, Recorded in volume 9 of Plats, Pages 56 through 58, Records of Skagit County, Washington

B. The Beneficiary's Deed of Trust was given as security for a note described therein, for \$ 75,000.00 executed on November 3rd, 2014, by the Trustor in favor of the Beneficiary.

C. The Trustor obtained or is about to obtain a loan of \$ 250,000.00 from Pentagon Fed CU of 4875 Preston Rd, Frisco, TX County, Collin, ("Lender"), which will be secured by a new deed of trust ("Lender's Deed of Trust").

D. The Lender requires the Lender's Deed of Trust be prior and superior to the Beneficiary's Deed of Trust.

E. The Beneficiary is willing to subordinate the lien of the Beneficiary's Deed of Trust in its favor to the extent it encumbers the above-described premises, to the Lender's Deed of Trust so the Trustor may obtain the loan from the Lender.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

### SECTION ONE - SUBORDINATION

As an inducement to the Lender to grant the loan to the Trustor, the Beneficiary and the Trustor do hereby agree the Beneficiary's Deed of Trust shall be subordinate to the Lender's Deed of Trust that will be recorded with this subordination agreement. The Beneficiary and the Trustor further agree the lien of the Lender's Deed of Trust shall be and is in all respects a lien prior and superior to the lien of the Beneficiary's Deed of Trust.

### SECTION TWO - LOAN TERMS

The terms of the loan from the Lender to the Trustor are as follows: Conventional Refinance, Rate - 2.75% 30 Year Fixed, Loan Amount - \$250,000.00. The Beneficiary agrees the Beneficiary's Deed of Trust shall be subordinate to the lender's Deed of Trust under these terms, it being understood the subordination hereunder does alter, diminish or otherwise limit the Beneficiary's rights under the Beneficiary's Deed of Trust.

### SECTION THREE - INUREMENT; BINDING EFFECT

This agreement shall inure to the benefit of the Lender, its successors and assigns, and shall be binding on the beneficiary and the trustor and their respective successors and assigns.

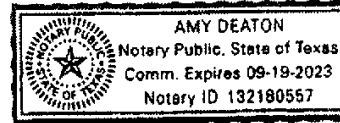
The parties have executed this agreement at \_\_\_\_\_ on \_\_\_\_\_.

## PENTAGON FEDERAL CREDIT UNION

By: Christopher Williams  
 Printed Name: Christopher Williams  
 Title: Assistant Treasurer  
 State of: Texas  
 County/City of: Collin/Frisco

Personally appeared before me, the undersigned Notary Public in and for the said County/City and State, on this day of November 18, 2021 the within named Christopher Williams, who acknowledged s/he is Assistant Treasurer of Pentagon Federal Credit Union, a corporation, and for and on behalf of the said corporation, and as its act and deed, s/he executed the above and foregoing subordination agreement, after first having been duly authorized by said corporation so to do.

Notary's Signature: [Signature]  
 Notary's Printed Name: Amy Deaton  
 My Commission Expires: 09/19/2023

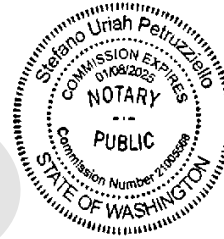


## TRUSTOR

By: [Signature]  
 State of: Washington, County/City of: Yakima

Personally appeared before me, the undersigned Notary Public in and for the said County/City and State, on this day of Sept 19, 2022, the individual named above and acknowledged this instrument was signed and sealed as his/her free and voluntary act and deed for the uses and purposes therein mentioned.

Notary's Signature: [Signature]  
 Notary's Printed Name: Stefano Uriah Petruzzello  
 My Commission Expires: 01/08/2025

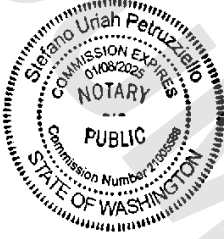


## TRUSTOR

By: [Signature]  
 State of: Washington, County/City of: Yakima

Personally appeared before me, the undersigned Notary Public in and for the said County/City and State, on this day of Sept 19, 2022, the individual named above and acknowledged this instrument was signed and sealed as his/her free and voluntary act and deed for the uses and purposes therein mentioned.

Notary's Signature: [Signature]  
 Notary's Printed Name: Stefano Uriah Petruzzello  
 My Commission Expires: 01/08/2025



**Exhibit "A"**

Real property in the City of **ANACORTES**, County of **SKAGIT**, State of **Washington**, described as follows:

LOT 22, SKYLINE NO. 5, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 9 OF PLATS, PAGES 56 THROUGH 58, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 2304 HIGHLAND DR, ANACORTES, WA 98221

APN #: **3821-000-002-0005**