

AFTER RECORDING MAIL TO:

NorthWest Plus Credit Union
2821 Hewitt Ave
Everett, WA 98201

GNW 25-24483

Subordination Agreement

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

The undersigned subordinator and owner agrees as follows:

1. Alena Dawn Freeman, referred to herein as "subordinator", is the owner and holder of a mortgage dated November 2, 2023, which is recorded under Final Decree of Divorce No. 23-3-00270-29, records of Skagit County, Washington.

2. NorthWest Plus Credit Union, referred to herein as "lender", is the owner and holder of a mortgage dated 09/16/2025, which is recorded under Auditor's File No. 202509220066 records of Skagit County, Washington.

3. Lucas John Freeman, referred to herein as "owner", is the owner of all the real property described in the mortgage identified above in Paragraph 2.

Assessor's Property Tax Parcel/Account Number(s): P125021/350508-4-006-0040

4. New loan amount is in an amount of \$200,000.00 and the cash out to the borrowers does not exceed \$15,000.

5. In consideration of benefits to "subordinator" from "owner", receipt and sufficiency of which is hereby acknowledged, and to induce "lender" to advance funds under its mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's" mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension of renewal thereof.

6. "Subordinator", acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" mortgage, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" has no obligation to "subordinator" to advance any funds under its mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, note or agreements shall not defeat the subordination herein made in whole or in part.

7. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement.

8. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred to and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be there after executed.

9. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust", and gender and number of pronouns considered to conform to the undersigned.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATION ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPANDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

Executed this 18 day of Sept, 2025

Alena Dawn Freeman

Signature:

Alena Dawn Freeman

Printed Name: Alena Dawn Freeman

State of Washington }
County of Skagit } SS:

I certify that I know or have satisfactory evidence that Alena Dawn Freeman is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated:

9-18-25

Peggy A. Land
Notary Public in and for the State of Washington

Residing at: Stanwood

My commission expires: June 16, 2029

