



200002220078

Kathy Hill, Skagit County Auditor

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**AFTER RECORDING MAIL TO:**


Name First American Title Co.

Address P.O. Box 1667

City/State Mount Vernon, WA 98273

**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.



**First American Title Insurance Company**  
 FIRST AMERICAN TITLE CO.  
 61316-3  
 (this space for title company use only)

The undersigned subordinator and owner agrees as follows:

1. M. Kenneth Elburn referred to herein as "subordinator", is the owner and holder of a mortgage dated February 8, 1999, which is recorded in volume \_\_\_\_\_ of Mortgages, page \_\_\_\_\_, under auditor's file No. 9902120036, records of Skagit County.
2. Norwest Mortgage referred to herein as "lender", is the owner and holder of a mortgage dated February, ~~19~~ 2000, executed by Michael Lechinsky et ux (which is recorded in volume \_\_\_\_\_ of Mortgages, page \_\_\_\_\_, under auditor's file No. 200002220077, records of \_\_\_\_\_ County) (which is to be recorded concurrently herewith).
3. Michael Lechinsky and Charlene R. Lechinsky, hwf 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):

4666-000-015-0000

4. 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.
5. "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.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement.
7. 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.
8. 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 undersigned.

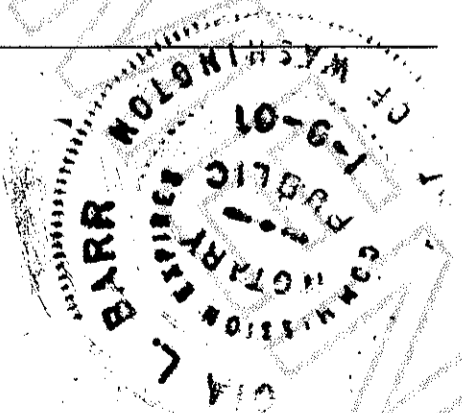
Executed this 15 day of February, 2000

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED 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.

M. Kenneth Elburn Wendell Lee  
 M. KENNETH ELBURN  
Margaret Adams Curry Charlene R. Duchinsky  
 Margaret Adams Curry  
 Branch Manager  
 Norwest Mtg, INC.

State of Washington )  
 County of King ) S.S.  
 I certify that I know or have satisfactory evidence that M. Kenneth Elburn signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.  
 Dated: 2-15-2000

Patricia Lee Barr  
 Signature / printed name Patricia Lee Barr  
 Notary Public in and for the state of Washington  
 Title Notary Public  
 My appointment expires 1-9-2001



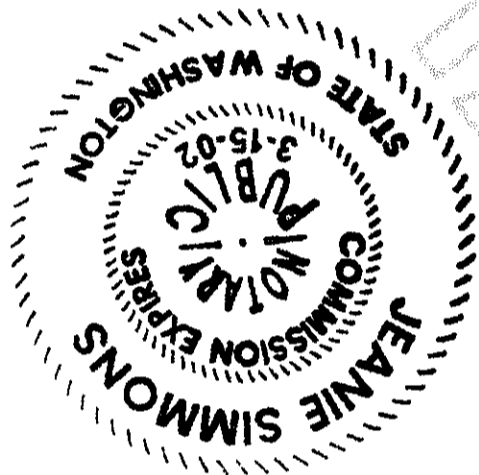
**ACKNOWLEDGEMENT**

ATTACHED TO AND MADE A PART OF: SUBORDINATION AGREEMENT

State of Washington }  
County of SKAGIT } SS:

I certify that I know or have satisfactory evidence that **MARGARET ADAMS-CURRY IS** the person(s) who appeared before me, and said person(s) acknowledged that **SHE** signed this instrument and acknowledge it to be **HER** free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: **FEBUARY 17, 2000**



Jeanie Simmons  
**JEANIE SIMMONS**  
Notary Public in and for the State of Washington  
Residing at MOUNT VERNON  
My appointment expires: 03-15-02



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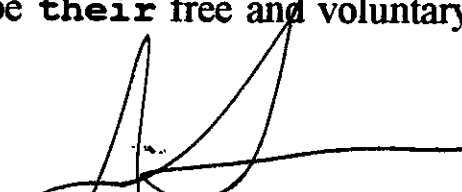
# ACKNOWLEDGEMENT

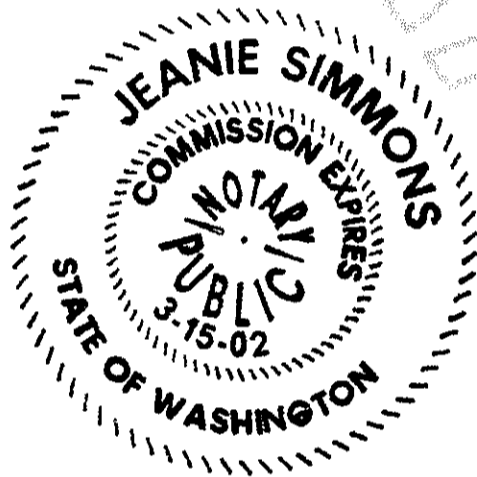
ATTACHED TO AND MADE A PART OF: SUBORDINATION AGREEMENT

State of **Washington** }  
County of **Skagit** } SS:

I certify that I know or have satisfactory evidence that **Michael Leschinsky and Charlene R. Leschinsky** are the person(s) who appeared before me, and said person(s) acknowledged that they signed this instrument and acknowledge it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: **February 18** 2000

  
\_\_\_\_\_  
**Jeanie Simmons**  
Notary Public in and for the State of Washington  
Residing at **Mount Vernon**  
\_\_\_\_\_  
My appointment expires: **March 15, 2002**



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