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Kathy Hill, Skagit County Auditor

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Name: Stiles & Stiles Inc. P.S.  
Address: P.O. Box 228 / 925 Metcalf Street  
City and State: Sedro Woolley, WA. 98284

Grantor(s) WILLIAM A. STILES JR. and BETTY M. STILES  
Grantee(s) RICHARD ZIELINSKI and ROBERTA ZIELINSKI

Legal: Lot 7 Plat of "Avery Lane"

Tax Parcel # 4731-000-007-0000 (P114982) LAND TITLE COMPANY OF SKAGIT COUNTY  
P-92357

### SUBORDINATION AGREEMENT

Title Order No. P-92357

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PRPOERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIENS OF SOMEOTHER OR LATER SECURITY INSTRUMENT.

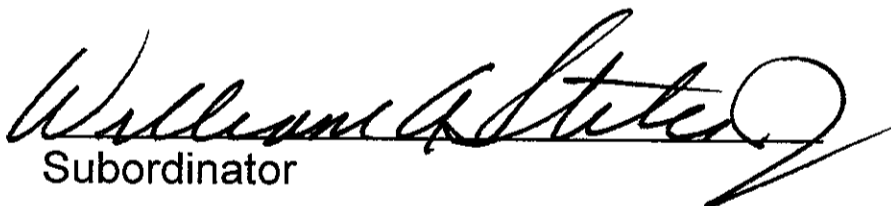
The undersigned subordinator and owner agrees as follows:


1. WILLIAM A. STILES and BETTY M. STILES, Husband and Wife, referred to herein as "subordinator," is the owner and holder of a second deed of trust dated march 20, 2000, which is recorded under Recording No. 200003270079, records of Skagit County.
2. WASHINGTON FEDERAL SAVINGS, WFS referred to herein as "lender," is the owner and holder of a mortgage/deed of trust dated, executed by RICHARD ZIELINSKI and ROBERTA ZIELINSKI, Husband and Wife (which is to be recorded concurrently herewith), (which is recorded in volume \_\_\_\_\_ of Mortgages, page \_\_\_\_\_ under auditor's file No. 200003270078, records of Skagit County).
3. RICHARD ZIELINSKI and ROBERTA ZIELINSKI, Husband and Wife, referred to herein as "owners," are the owners of all the real property described in the mortgage/deed of trust, identified above in Paragraph 2.
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 it's mortgaged/deed of trust and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage/deed of trust, identified in Paragraph 1 above to the lien of "lender's" mortgage/deed of trust, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.

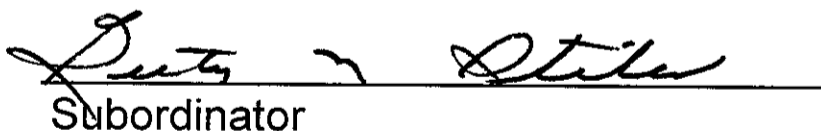
5. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" mortgages/deed of trust, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" has no obligation to "subordinator" to advance any funds under it's mortgage/deed of trust or see to the application of "lender's" mortgage funds, and any application or use of such funds to purposes other than those provided for in such mortgage/deed of trust, 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/deed of trust 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/deed of trust first above mentioned to the lien or charge of the mortgage/deed of trust in favor of "lender" above referred to and shall supercede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage/deed of trust first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage/deed(s) of trust to be thereafter executed.
8. The heirs, administrators, assigns and successors in the interest of the "subordinator" shall be bound by this agreement. In all instances, gender and number of pronouns are considered to conform to the undersigned.

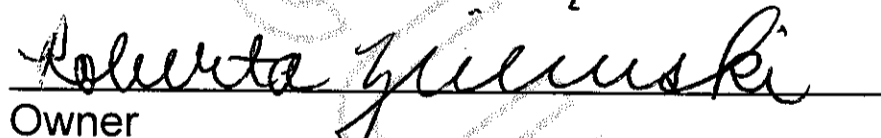
Executed this 23 day of March, 2000.

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.

  
Subordinator

  
Owner

  
Subordinator

  
Owner



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STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SKAGIT )

On this day personally appeared before me  
William A. Stiles and Betty M. Stiles,  
Husband and wife

Notary Public in and for the State of Washington,  
to me known to be the individual(s) described in  
and who executed the within and foregoing  
instrument, and acknowledged that they signed  
the same as their free and voluntary act and  
deed, for the uses and purposes therein mentioned.

GIVEN, under my hand and official seal  
this 23 day of March, 2000.

Kathy M. Metcalf  
Notary Public in and for the State of Washington,  
residing at: Sedro Woolley,  
commission expires: 4-12-2002

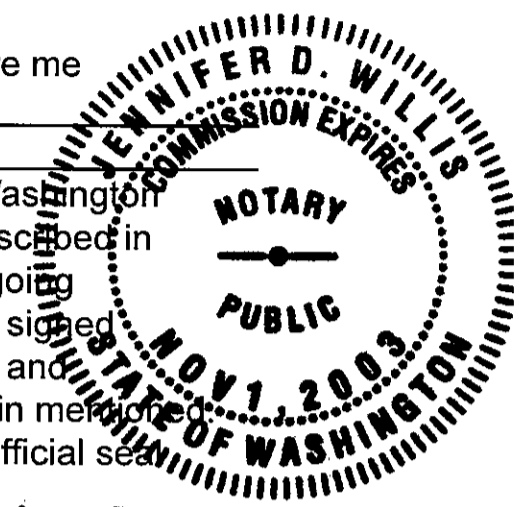
STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SKAGIT )

On this day personally appeared before me  
Richard Zielinski

Notary Public in and for the State of Washington  
to me known to be the individual(s) described in  
and who executed the within and foregoing  
instrument, and acknowledged that he signed  
the same as his free and voluntary act and  
deed, for the uses and purposes therein mentioned.

GIVEN, under my hand and official seal  
this 23<sup>rd</sup> day of March, 2000.

Jennifer D. Willis  
Notary Public in and for the State of Washington,  
residing at: Burlington, WA  
commission expires: 11-1-2003



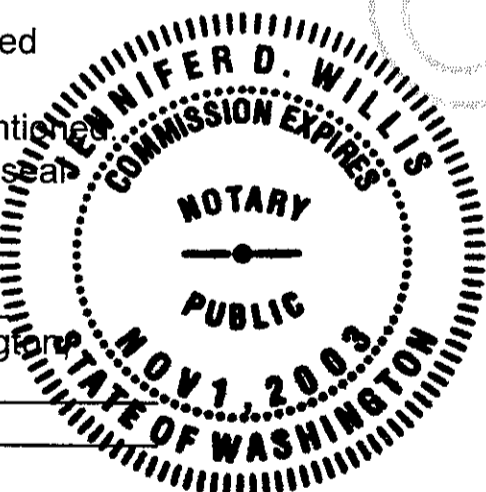
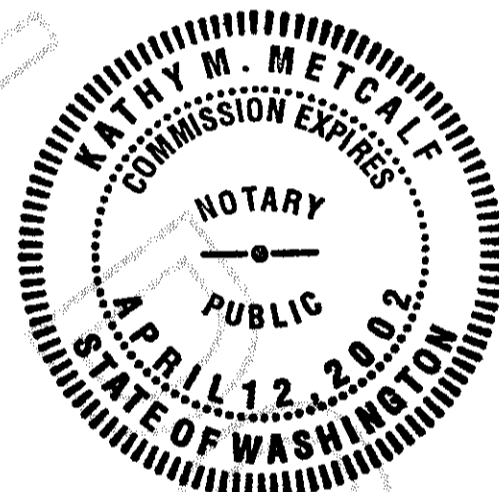
STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SKAGIT )

On this day personally appeared before me  
Roberta Zielinski

Notary Public in and for the State of Washington  
to me known to be the individual(s) described in  
and who executed the within and foregoing  
instrument, and acknowledged that she signed  
the same as her free and voluntary act and  
deed, for the uses and purposes therein mentioned.

GIVEN, under my hand and official seal  
this 23<sup>rd</sup> day of March, 2000.

Jennifer D. Willis  
Notary Public in and for the State of Washington,  
residing at: Burlington, WA  
commission expires: 11-1-2003



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