



200211260068

Skagit County Auditor

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Document Title:

SUBORDINATION AGREEMENT

FIRST AMERICAN TITLE CO.

71130E-2

Reference Number :

200207120079

200211260068

additional grantor names on page ____

Grantor(s):

1. HOUSEHOLD BANK

2.

Grantee(s):

1. CTX MORTGAGE

2.

additional grantee names on page ____

Abbreviated legal description:

full legal on page(s) ____

LOT 41, PLAT OF LITTLE MOUNTAIN

Assessor Parcel / Tax ID Number:

additional tax parcel number(s) on page ____

P100644

I, LEAH FRIEDRICHS, am hereby requesting an emergency non-standard recording for an additional fee 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. Recording fee is \$8.00 for the first page, \$1.00 per page thereafter per document. In addition to the standard fee, an emergency recording fee of \$50.00 is assessed. This statement is to become part of the recorded document.

Signed Leah Friedrichs Dated 11-26-02

WHEN RECORDED RETURN TO:

Name: CITX MORTGAGE CRANE FINANCIAL
Address: 820 SE EVERETT MALL WAY SUITE 230
City, State, Zip: EVERETT, WA 98208

921708-00-545903

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.

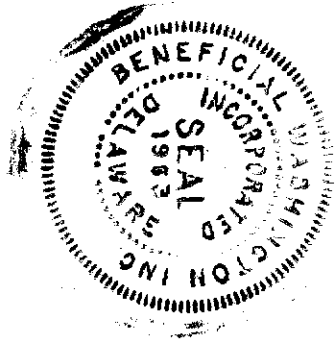
The undersigned subordinator and owner agree as follows:

- Household Bank, FSB/Beneficial Washington referred to herein as "subordinator", is the owner and holder of a mortgage dated July 8 2002, which is recorded under auditor's file No. 200207120079 of Skagit County.
- CITX MORTGAGE COMPANY, LLC referred to herein as "lender" is the owner and holder of the mortgage dated 11-19-02, 2002, executed by _____ (which is recorded in volume _____ of Mortgages, page _____, under auditor's file no. _____ records of 97404 County) (which is to be recorded concurrently herewith) 200211260067
- Adriana Guzman and Octavio Estrada Gomez, referred to here in as "owner", is the owner of all the real property described in the mortgage identified above in Paragraph 2.
- 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 or renewal thereof.
- "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.
- It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement.
- 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 thereafter executed.
- 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 19th day of November 2002.

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.

Jennifer Menza Adriana Guzman
V.P. OCTAVIO ESTRADA GOMEZ



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Skagit County Auditor

STATE OF ILLINOIS

COUNTY OF DUPAGE

I certify that I know or have satisfactory evidence that Jennifer Menzci
is the person who appeared before me, and said person acknowledged that she did
signed this instrument and acknowledged it to be her free and voluntary act for the uses and
purpose mentioned in the instrument.

DATED: Nov 19 '02

Notary Public

Printed Name:

My appointment expires

OFFICIAL SEAL
TERRENCE J HARDY

NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES: 03/05/03

A-7 - Individual Capacity

STATE OF WASHINGTON

COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Ed P. [unclear]
is the person who appeared before me, and said person acknowledged that _____
signed this instrument, on oath stated that _____ was authorized to execute
the instrument and acknowledged it as _____
of _____ to be the free and voluntary act
of such party for the uses and purposes mentioned in the instrument.

DATED: _____

Notary Public

Printed Name:

My appointment expires _____

A-7 - Representative Capacity



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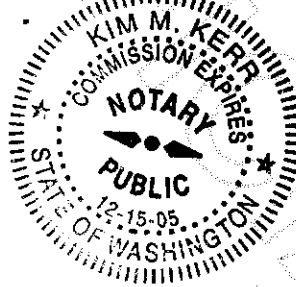
UNOFFICIAL DOCUMENT

STATE OF WASHINGTON, }
County of Skagit } ss.

ACKNOWLEDGMENT - Individual

On this day personally appeared before me Adriana Guzman &
Cecilio Estrada Gomez 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 19th day of November 2002



Kim M. Kerr
Notary Public in and for the State of Washington,
residing at Mt. Vernon
My appointment expires 12/15/05



200211260068
Skagit County Auditor