

AFTER RECORDING MAIL TO:
HomeStreet Bank
Attn: SF Asset Management
601 Union Street, Suite 2000
Seattle, WA 98101

CHICAGO TITLE
020044516

File for Record at Request of HomeStreet Bank

Subordination Agreement

Reference Number: 0001114651

Grantor(s): Melissa B. White, an unmarried individual and Rebecca L. Bishop, an unmarried individual

Grantee(s): HomeStreet Bank, A Washington State Chartered Commercial Bank

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:

- HomeStreet Bank, A Washington State Chartered Commercial Bank
referred to herein as "subordinator", is the owner and holder of a mortgage dated April 4, 2019
which is recorded in volume _____ of Mortgages, page _____ or under
auditor's file No. 201904150023, records of Skagit County,
as may have been amended by any prior amendments or modification thereto.
- Homebridge Financial Services, Inc.
referred to herein as "lender", is the owner and holder of a mortgage dated _____,
in the amount not to exceed \$254,600.00,
executed by Melissa B. White and Rebecca L. Bishop
(which is recorded in volume _____ of Mortgages, page _____ under
auditor's file No. 202011030147, records of Skagit County)
(which is to be recorded concurrently herewith).
- Melissa B. White and Rebecca L. Bishop
referred to herein 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 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 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 20th day of October, 2020.

NOTICE: THIS SUBORDINATION 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 THEIR ATTORNEYS WITH RESPECT THERETO.

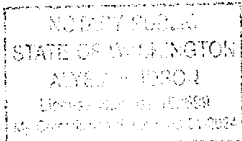
Grantor(s)
Melissa B. White
Melissa B. White
Rebecca L. Bishop
Rebecca L. Bishop

HomeStreet Bank
By: Adam Greenwood
Adam Greenwood
Its: Assistant Vice President

STATE OF Washington }
County of Skagit } SS:

I certify that I know or have satisfactory evidence that Melissa B. White and Rebecca L. Bishop is/are the individual(s) who appeared before me, and said Individual(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Given under my hand and seal this 29 day of October, 2020.



Alysia Hudson
Signature
Alysia Hudson
Printed Name of Notary
Notary Public in and for the State of WA
Residing at Arlington
My appointment expires 03-01-2024

STATE OF Washington }
County of King } SS:

I certify that I know or have satisfactory evidence that Adam Greenwood is/are the individual(s) who appeared before me, and said Individual(s) acknowledged that he/she/they signed this instrument, on oath stated that he/she/they is/are authorized to execute the instrument and acknowledged it as the Assistant Vice President of HomeStreet Bank to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Given under my hand and seal this 20th day of October, 2020.



Mandy J. Retcho
Signature
Mandy J. Retcho
Printed Name of Notary
Notary Public in and for the State of Washington
Residing at Seattle
My appointment expires 6/9/2023