



200210160069
Skagit County Auditor

10/16/2002 Page 1 of 3 11:57AM

Return Address:

LAND TITLE COMPANY OF SKAGIT COUNTY

P-102798

Document Title(s) (or transactions contained therein):

1. Subordination
- 2.

Reference Number(s) of Documents assigned or released:

200206240125

200210160069

on page of _____ of document

Grantor(s) (Last name, First, Middle Initial)

1. First Horizon Bank
2. Harvin, Michael E.
3. Harvin, Julie A.
4. _____ Additional names on page _____ of document.

Grantee(s) (Last name, First, Middle Initial)

1. First Horizon
- 2.
- 3.
4. _____ Additional names on page _____ of document.

Legal description: (Lot, block, plat name, section-township-range)

ptn Lot 2 in 19-36-4

_____ Additional legal is on page _____ of document.

Assessor's Property Tax Parcel Account Number(s):

360419-0-003-0000

AFTER RECORDING RETURN TO:

First Horizon Home Loan Corp
Final Documents-7203
10741 King William Drive
Dallas, Texas 75220

FTB number 0029279841

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this 27th day of September 2002, by **FIRST HORIZON HOME LOAN CORPORATION; a Kansas Corporation**, and Michael E. Harvin and Julie A. Harvin

WHEREAS, FIRST HORIZON HOME LOAN CORPORATION is the holder and beneficiary of a mortgage/deed of trust /security deed from the Borrower dated June 13, 2002 in the original principal sum of 62,500.00 which instrument is recorded among the Records of Skagit County, Washington in Auditor's No. 200206240125 recorded June 24, 2002. (The "Original Security Instrument"), securing property known an designated as 18143 Colony Road, Bow, Washington 98232 (the "Property"); and

WHEREAS, the Borrower is about to execute a mortgage/deed of trust/security deed to First Horizon Home Loan Corporation secured by the Property in the principal sum of \$500,000.00 (the "New Security Instrument"), and it is the intention of all parties hereto that the New Security Instrument shall be a first lien on the aforementioned Property and that the Original Security Instrument shall be a Subordinate lien to the New Security Instrument.
Recorded 10/16/02 under Auditor's # 200210160069

NOW, THEREFORE, THIS SUBORDINATION AGREEMENT WITNESSETH: That in consideration of the premises and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, First Horizon Home Loan Corporation hereby subordinates the lien created by the Original Security Instrument to the lien created by the New Security Instrument to the end and full intent that the New Security Instrument shall be deemed a prior lien on the Property.

IN WITNESS WHEREOF, FIRST HORIZON HOME LOAN CORPORATION and Borrower have executed this Agreement under seal on the day and year first above written.

WITNESS:

Cynthia D. Kulas

FIRST HORIZON HOME LOAN
CORPORATION

By: *Jan Burger*

Jan Burger, Vice President

Michael E. Harvin
Michael E. Harvin

Julie A. Harvin
Julie A. Harvin



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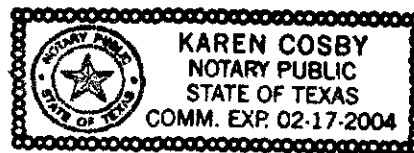
STATE OF TEXAS, COUNTY OF DALLAS, TO WIT:

I HEREBY CERTIFY, that on this 27th day of September, 2002, before me, the undersigned Notary public of the State aforesaid, personally appeared Jan Burger who acknowledged herself to be the Vice President of FIRST HORIZON HOME LOAN CORPORATION, known to me (or satisfactorily proven) to be the person Whose name is subscribed to the within instrument on behalf of the Original Lender herein named, and acknowledge to me that such Original Lender executed the within instrument pursuant to its by-laws or a Resolution of its Board of Directors.

My Commission Expires:

February 17, 2004


Notary Public, Karen Cosby



STATE OF Washington, COUNTY OF Snohomish, TO WIT:

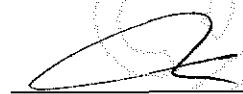
I HEREBY CERTIFY, that on this 9 day of October, 2002, before me, the undersigned Notary public of the State aforesaid, personally appeared

Michael E Harvin & Julie A Harvin
known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes therein contained.

My Commission Expires:

7/7/03




Notary Public
Juanita Koura



200210160069
Skagit County Auditor