



200404190162

Skagit County Auditor

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AFTER RECORDING RETURN TO:

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

CHICAGO TITLE IC30509 ✓

FTB number 0029279841

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this 13th day of April 2004, by **FIRST HORIZON HOME LOAN CORPORATION; a Kansas Corporation**, and Michael E. Harvin and Julie A. Harvin ("Borrower").

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 495,770.00 (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 under Auditor's File No. 200404190161, records of Skagit County, WA.

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:

Rick Dea

FIRST HORIZON HOME LOAN
CORPORATION

By: Jan Burger
Jan Burger, Vice President

Michael E. Harvin

Julie A. Harvin

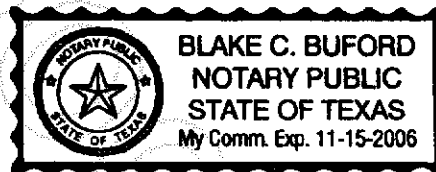
STATE OF TEXAS, COUNTY OF DALLAS, TO WIT:

I HEREBY CERTIFY, that on this 13th day of April 2004, 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:

November 15, 2006

Blake C. Buford
Notary Public, Blake C. Buford



STATE OF _____, COUNTY OF _____, TO WIT:

I HEREBY CERTIFY, that on this _____ day of _____, 2004, before me, the undersigned Notary public of the State aforesaid, personally appeared _____

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:



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