



201001270059  
Skagit County Auditor

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Return Address: LANDSEL TITLE AGENCY, INC.  
961 N HAMILTON RD  
GAHANNA OH 43230

DOCUMENT: Subordination  
Agreement

Reference numbers of related documents:  
on page 1 of document

200610190079  
201001270058

Grantor(s): MERS, INC.  
1. COUNTRYWIDE HOME LOANS, INC.  
2. Caber, Willie Caber, Agnes  
3. etc. additional names on page \_\_\_\_\_ of document

Grantees(s):  
1. OXFORD LENDING GROUP, LLC  
2.  
3.  
etc. additional names on page \_\_\_\_\_ of document

Legal Description:  
1. Abbreviated form (lot, block, plat name, section-township-range)  
2. Additional legal description is on page 2 of document

Assessor's Property Tax Parcel Account Number(s): P104988

## SUBORDINATION AGREEMENT

Know all by these presents, that in consideration \$1.00 and other good and valuable consideration paid to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., receipt of which is hereby acknowledged, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., hereby agrees that it shall postpone and make junior and subordinate in all respects its mortgage, described below, to a mortgage executed by or to be executed by **WILLIE CABER AND AGNES CABER**, in favor of **OXFORD LENDING GROUP LLC** in an amount not to exceed One Hundred Eighty-Two Thousand, Thirty and 00/100 Dollars (\$182,030.00), upon the security of a mortgage upon real property they own, which mortgage is dated \_\_\_\_\_ and recorded at Instrument Number/Official Record Volume \_\_\_\_\_. Said real property is described as follows:

The following described real estate in Skagit County, State of Washington as shown in:

SEE ATTACHED EXHIBIT "A"

Address: 2406 W. Meadow Blvd., Mount Vernon, WA 98273  
Tax Parcel \_\_\_\_\_

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. hereby consents, promises and agrees that said mortgage deed executed and delivered to **OXFORD LENDING GROUP LLC AND/OR THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT**, their successors and/or assigns as their interests may appear, shall be a first and best lien on said premises, hereby postpones and subordinates to said mortgage, so executed, and waives in its favor, the priority of a mortgage for \$44,000.00 thereon, dated October 17, 2006, executed by **WILLIE CABER AND AGNES CABER**, and delivered by them originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., filed for record on October 19, 2006 and recorded in Instrument # 200610190079, Recorder's Office, Skagit County, Washington.

In witness whereof the undersigned officer of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. has hereunto set his/her hand as duly authorized by resolution of its Board of Directors this \_\_\_\_\_ day of \_\_\_\_\_, 2009.

Signed and acknowledged by:

MERS/MIN# 100015700073495711

VRU# 88.679.6377

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. AS NOMINEE FOR  
COUNTRYWIDE HOME LOANS, INC.

BY: Mark Kelbaugh  
Vice President and Asst. Secretary

State of New Jersey  
County of MERCER, SS:

Be it remembered that on this 17<sup>th</sup> day of Dec., 2009, before me, the subscriber, personally came the above named MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. Mark Kelbaugh its VP and Asst Secretary, and acknowledged the signing of this instrument to be his/her free and voluntary act and deed for said company and him or herself.

In testimony whereof, I have hereunto subscribed my name and affixed my seal on the date and year last aforesaid.

Nancy Kammik-Holleran  
Notary Public

This Instrument Prepared by:  
Carl J. Meyer, Esquire  
1247 S. HIGH ST  
COLS OH 43206

NANCY KAMMIK-HOLLERAN  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires March 23, 2011



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**Exhibit A**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 55, THE MEADOW PHASE 1, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGES 167 THROUGH 172, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. SUBJECT TO: RESTRICTIONS, RESERVATIONS AND EASEMENTS OF RECORD. SKAGIT COUNTY HAS ESTABLISHED A POLICY FOR UNINCORPORATED AREAS TO PROTECT AND ENCOURAGE AGRICULTURE AND FORESTRY OPERATIONS. IF YOUR REAL PROPERTY IS LOCATED NEAR AN AGRICULTURE OR FORESTRY OPERATION, YOU MAY BE SUBJECT TO INCONVENIENCE OR DISCOMFORT ARISING FROM SUCH OPERATIONS, INCLUDING BUT NOT LIMITED TO, NOISE, ODORS, FUMES, DUST, FLIES, AND OTHER ASSOCIATED PESTS, THE OPERATION OF MACHINERY OF ANY KIND DURING ANY 24-HOUR PERIOD, THE STORAGE AND DISPOSAL OF MANURE, AND THE APPLICATION OF FERTILIZERS, SOIL AMENDMENTS, AND PESTICIDES. IF CONDUCTED IN COMPLIANCE WITH LOCAL, STATE, AND FEDERAL LAWS, THESE INCONVENIENCES OR DISCOMFORTS ARE HEREBY DEEMED NOT TO CONSTITUTE A NUISANCE AS PROVIDED IN CHAPTER 7.48 RCW FOR PURPOSES OF THE SKAGIT COUNTY CODE AND SHALL NOT BE SUBJECT TO LEGAL ACTION AS A PUBLIC NUISANCE.

Prior Deed Reference: Doc. #200610190077

Prior Mortgage Reference: Doc. #200610190078

Commonly known as 2406 W. Meadow Blvd. Mount Vernon, WA 98273

However, by showing this address no additional coverage is provided.



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