

Return Address:

US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117



201005040029

Skagit County Auditor

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Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)**Document Title(s)** (or transactions contained therein): (all areas applicable to your document must be filled in) **SUBORDINATION AGREEMENT**Record 2nd
76356266**Reference Number(s) of related Documents:**

Loan recorded in Document # 200602240065

Additional reference #'s on page _____ of document

201005040028

Grantor(s) (Last name, first name, initials)

James C. Harvey and Sonia M. Harvey - Borrowers

WELLS FARGO BANK, N.A. - Subordinator

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

Quicken Loans, Inc.

Additional names on page _____ of document.

Trustee**Legal description** (abbreviated: i.e. lot, block, plat or section, township, range)LOT 27, "PLAT OF STERLING VIEW DIV. NO. 1", VOL 14, PGS 182 & 183, IN
SKAGIT CO., WAAdditional legal is on page 5 of document**Assessor's Property Tax Parcel/Account Number**
assigned P100557☐ Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

USR / 76356266

This Instrument Prepared by:
Wells Fargo
P.O. Box 4149 MAC P6051-019
Portland, OR 97208-4149
1-800-945-3056

[Space Above This Line for Recording Data]

Reference: 7040643654

Account: XXX-XXX-XXX2852-1998

0# 55123955

**SUBORDINATION AGREEMENT
SHORT FORM DEED OF TRUST**

Effective Date: 4/7/2010

Owner(s): JAMES C. HARVEY
SONIA M. HARVEY

Current Lien Amount: \$75,000.00.

Senior Lender: Mortgage Electronic Registration Systems Inc., As Nominee For Quicken Loans, Inc.

Subordinating Lender: Wells Fargo Bank, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Trustee: WELLS FARGO FINANCIAL NATIONAL BANK

Property Address: 20780 TRAVIS LN, BURLINGTON, WA 98233

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THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

JAMES C. HARVEY AND SONIA M. HARVEY, HUSBAND AND WIFE (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Short Form Deed Of Trust given by the Borrower, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 31st day of January, 2006, which was filed in Document ID# 200602240065 at page NA (or as No. NA) of the Official Records in the Office of the Auditor of the County of Skagit, State of Washington (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to JAMES HARVEY and SONIA HARVEY (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$275,750.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. Appointment of Substitute Trustee *If Applicable*

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

C. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

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Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By

(Signature)

4/7/2010

Date

Barbara Edwards

(Printed Name)

Work Director

(Title)

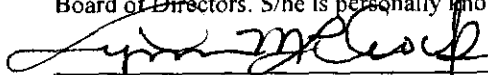
FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF OREGON)

) ss.

COUNTY OF WASHINGTON)

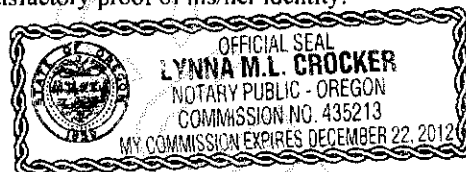
The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 7 day of April, 2010, by Barbara Edwards, as Work Director of the Subordinating Lender named above, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

 (Notary Public)

My Commission Expires:

12/22/2012

Lynna M.L. Crocker



201005040029

Skagit County Auditor

CHICAGO TITLE INSURANCE COMPANY

AS ISSUING AGENT 1-800-943-1196

Title No TI-55123955

LEGAL DESCRIPTION

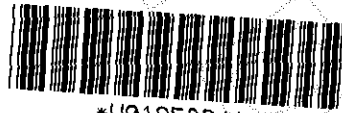
EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Skagit, STATE OF Washington, AND IS DESCRIBED AS FOLLOWS:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 27, "PLAT OF STERLING VIEW DIV. NO. I", AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 182 AND 183, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Parcel ID: P100557

Commonly known as 20780 Travis Ln, Burlington, WA 98233
However, by showing this address no additional coverage is provided



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