



201101100213

Skagit County Auditor

1/10/2011 Page

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3 11:56AM

**WHEN RECORDED RETURN TO:**

Land Title & Escrow  
P.O. Box 445  
Burlington, WA 98233

137457-52 LAND TITLE OF SKAGIT COUNTY

**DOCUMENT TITLE(S):**  
Subordination Agreement

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**

201010290093  
201101100211

**GRANTOR:**

Jason Garcia & Liana Garcia H & W  
SFC Funding Trust c/o Service Finance Co.

**GRANTEES:**

JASON GARCIA and LIANA GARCIA, husband and wife

Liana Garcia / Wells Fargo

**ABBREVIATED LEGAL DESCRIPTION:**

Lot 290, Skagit Highlands, Div V (Phase 1)

**TAX PARCEL NUMBER(S):**

4915-000-290-0000, P125502

When recorded return to:

SFC Funding Trust C/O Service Finance Co.  
1956 NE 5<sup>th</sup> Avenue #8  
Boca Raton, FL 33431

File for Record at Request of  
Land Title and Escrow  
Escrow Number: 137957-SE

## Subordination Agreement

**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 agrees as follows:

1. SFC Funding Trust C/O Service Finance Co.  
referred to herein as "subordinator", is the owner and holder of a UCC Filing Dated  
10/29/10 which is recorded in page  
under auditor's file 201010290093, records of Skagit County.  
Linear Financial LP DBA Quadrant Home Loans
2. referred to herein as "lender", is the owner and holder of a mortgage dated January 6, 2011  
executed January 5, 2011  
(which is recorded in volume of Mortgages,  
auditor's file 201101100211 records of SKAGIT County) (which  
is to be recorded concurrently herewith).  
~~XXXXXXXXXXXXXXXXXXXX~~
3. Jason Garcia and Liana Garcia  
referred to herein as "owner", is the owner of all the real property described in the mortgage identified  
above in Paragraph 2.
4. 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.
5. "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.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in  
Paragraph 2 without this agreement.
7. 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 supersede 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.
8. 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.

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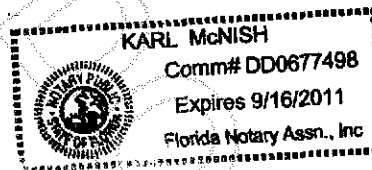
NOTICE: THIS SUBORDINATION CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT THEIR ATTORNEYS WITH RESPECT THERETO.

Dated: 1.5.11

\* [Signature]  
\* Gary Lobban V.P.  
Credit

STATE OF FLORIDA  
County of Palm Beach } SS: Gary Lobban is  
I certify that I know or have satisfactory evidence the person who appeared before  
me, and said person acknowledged that he signed this instrument, on oath stated is  
authorized to execute the instrument and is Vice President  
of SFC Funding Trust C/O Service Finance Co.  
to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated: 1/5/2011  
\* [Signature]  
Notary Public in and for the State of FLORIDA  
Residing at 1111 NW 55th St  
My appointment expires: 9-16-2011  
\*South Federal Hwy Ste. 200  
Boca Raton, FL 33432



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