

AFTER RECORDING MAIL TO:

First American Title Insurance Company  
19401 40th Ave W, Ste 210  
Lynnwood, WA 98036-5600



201202240086

Skagit County Auditor

2/24/2012 Page

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3 1:49PM

Filed for Record at Request of:  
First American Title Insurance Company

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GUARDIAN NORTHWEST TITLE CO.

103089-3

## SUBORDINATION AGREEMENT

File No: **4222-1821702 (DH)**

Date: **February 03, 2012**

Abbreviated Legal: **Ptn.Lot 1, "DEITER'S ACREAGE, SKAGIT CO., WASH." (aka Lot 1, Short Plat No. PL01-0642)**

Additional Legal on page:

Assessor's Tax Parcel No(s): **P64929,3899-000-001-0601**

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. **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for SunTrust Mortgage, Inc.** referred to herein as "subordinator," is the owner and holder of a mortgage dated **December 6, 2005** which is recorded under auditor's file no. **200512130111**, records of **Skagit** County.
2. **TMBG Inc.** referred to herein as "lender," is the owner and holder of a mortgage dated FEBRUARY 17, 2012 executed by **Aaron L. Hardin and JoAnn Hardin, husband and wife** (which is recorded under auditor's file No. 201202240085, records of **Skagit** County) (which is to be recorded concurrently herewith).
3. **Aaron L. Hardin and JoAnn Hardin** 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.

APN:

Subordination Agreement  
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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.

NOTICE: THIS SUBORDINATION AGREEMENT 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 WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

Dated: February 11, 2012

**SUBORDINATOR:**

MERS, Inc. as nominee for  
**SunTrust Mortgage, Inc**

By:

*Annette Holman-Foreman*  
Annette Holman-Foreman



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LPB 35-05

APN:

Subordination Agreement  
- continued

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STATE OF Virginia )  
 )-ss  
~~COUNTY OF~~ City of Richmond )

I certify that I know or have satisfactory evidence that , is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument, on oath stated that he/she/they is/are authorized to execute the instrument and acknowledged it as the of to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in this instrument.

Dated: February 11, 2012

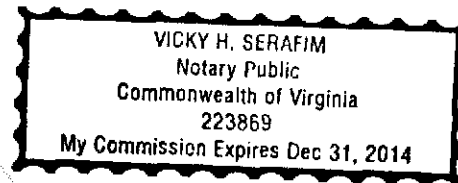
*Vicky H. Serafim*

Notary Public in and for the State of ~~Washington~~ Virginia  
Residing at: Richmond, Virginia  
My appointment expires: 12-31-2014

OWNER:

*Aaron L. Hardin*  
Aaron L. Hardin

*JoAnn Hardin*  
JoAnn Hardin



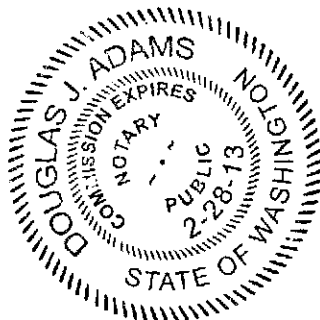
STATE OF Washington )  
 )-ss  
COUNTY OF Skagit )

I certify that I know or have satisfactory evidence that **Aaron L. Hardin and JoAnn Hardin**, is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 2-18-12

*[Signature]*

Notary Public in and for the State of Washington  
Residing at: SNOHOMISH  
My appointment expires: 2-28-13



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