



201209260132
Skagit County Auditor

9/26/2012 Page

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DOCUMENT TITLE(S): SUBORDINATION OF MORTGAGE
AUDITOR FILE NUMBER & VOL. & PG. NUMBERS OF DOCUMENT(S) BEING ASSIGNED OR RELEASED: 200609110167 and 201209260131 Additional reference numbers can be found on page _____ of document.
GRANTOR(S): MERS SONTRUST Mortgage Additional grantor(s) can be found on page _____ of document.
GRANTEE(S): JPMORGAN CHASE BANK, NA Gloria J. Caulk Jeffrey E. Caulk Additional grantee(s) can be found on page _____ of document.
ABBREVIATED LEGAL DESCRIPTION: (Lot, block, plat name OR; qtr/qtr, section, township and range OR; unit, building and condo name.) SW 1/4 OF SE 1/4 OF SECTION 16, TOWNSHIP 33 NORTH, RANGE 4 EAST Additional legal(s) can be found on page _____ of document.
ASSESSOR'S 16-DIGIT PARCEL NUMBER: P16649/330416-0-013-0004 Additional numbers can be found on page _____ of document.

The Auditor/Recorder will rely on the information provided on this form. The responsibility for the accuracy of the indexing information is that of the document preparer.

RECORDING REQUESTED BY:
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6 prepared by
WHEN RECORDED MAIL TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR THE
SUNTRUST MORTGAGE, INC
1001 Semmes Avenue
RVW 5043 - Final Docs
Richmond, VA 23224
STM 0145336103

Return to
Chicago Title
ServiceLink Division
4000 Industrial Blvd
Aliquippa PA 15001

19620142

SUBORDINATION OF MORTGAGE

FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR THE
SUNTRUST MORTGAGE, INC, with its primary office address at , (hereinafter called "Mortgagee")

TO JP MORGAN CHASE BANK, NA, with its primary office address at 1111 POLARIS PKWY, Columbus,
OH 43240 (hereinafter called "Lender")

Whereas, Mortgagee is the holder of a valid mortgage granted to GLORIA J. CAULK, AS HER SEPARATE
ESTATE (hereinafter called "Owner") covering certain real property owned by Owner and located at 20480
COMET LN MOUNT VERNON WA 98274, more fully described on Exhibit "A" hereto and incorporated
herein (hereinafter called "Property") which mortgage secured a note dated 09/07/2006 in favor of MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR THE SUNTRUST
MORTGAGE, INC in the original principal sum of \$37,620.00 which recorded on 09/11/2006 in the SKAGIT
County Recorder's Office, at INST # 200609110167, (hereinafter the "prior mortgage"); and

WHEREAS, Owner has executed, or is about to execute a mortgage (hereinafter referred to as "Lender's
Security Instrument") and note not to exceed the sum of \$283,000.00, dated , in favor of Lender, payable with
interest and upon the terms and conditions described therein, which Lender's Security Instrument is to be
recorded concurrently herewith; and

Whereas, the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00

1. *Subordination of Lien:* The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its
lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the
LENDER'S Mortgage has been recorded first in time to the PRIOR MORTGAGE and so that all
public records will reflect LENDER'S Mortgage superior in lien to the PRIOR MORTGAGE.



2. This subordination shall be binding upon and insure to the benefit of the respective heirs, successors and assigns of MORTGAGE and LENDER.

WITNESS this the 29 day of August, 2012

MERS, Inc. as nominee for

SunTrust Mortgage, Inc.

Name of Corporation

Print Name Judith Reighard

Title Vice President

ATTEST:

La'Shara Boddie

La'Shara Boddie

STATE OF Virginia

COUNTY OF City of Richmond

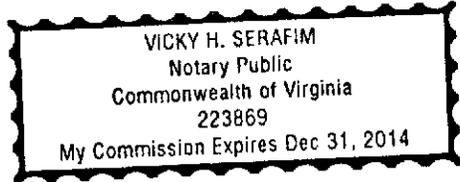
On this the 29 day of August, 2012, before me, the undersigned officer of the state and county mentioned, personally appeared Judith Reighard, with whom I am personally acquainted (proven to me on the basis of satisfactory evidence), and who further acknowledged that Judith Reighard is the Vice President (title) of the maker or constituent of the maker and is authorized by the maker or its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Vicky H. Serafim
NOTARY PUBLIC

Vicky H. Serafim

My Commission expires: 12-31-2014



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MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the law of Delaware, and has a mailing address of P.O. Box 2026, Flint MI 48501-2026, and/or a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS. FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.



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EXHIBIT A

For APN/Parcel ID(s): P16649/330416-0-013-0004

PARCEL A:

That portion of the Southwest Quarter of the Southeast Quarter of Section 16, Township 33 North, Range 4 East of the Willamette Meridian, being more particularly described as follows:

Beginning at the South Quarter corner of said Section 16;
Thence North 1°06'44" East along the West line of said Southwest Quarter of the Southeast Quarter of Section 16, 189.81 feet;
Thence North 52°44'04" East, 100.69 feet;
Thence South 51°29'51" East, 221.61 feet;
Thence South 1°06'44" West, 112.17 feet to the intersection with the South line of said Southwest Quarter of the Southeast Quarter of Section 16;
Thence South 89°51'26" West along said South line 255.06 feet to the point of beginning.

Situated in Skagit County, Washington

PARCEL B:

A certain 20-foot non-exclusive easement for ingress, egress and utilities established by Quit Claim Deed dated December 10, 1984, and recorded under Skagit County Auditor's File No. 8501160004, records of Skagit County, Washington (the 1984 Easement) and as supplemented by the additional real property described in Exhibit 'B' of that certain deed dated September 15, 2003, between Edward H. Johnson and Maxine G. Johnson, husband and wife, as grantors, and Gary E. Fiedler and Stephanie Fiedler, husband and wife, as grantees, recorded September 16, 2003, under Skagit County Auditor's File No. 200309160093, records of Skagit County, Washington.

Situated in Skagit County, Washington

END OF SCHEDULE A



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