

**Recording Requested By/Return To:**

First Title & Escrow  
7361 Calhoun Place Suite 200  
Rockville, MD 20855



Skagit County Auditor \$74.00  
10/11/2013 Page 1 of 3 11:35AM

**This Instrument Prepared by:**

First Title & Escrow  
7361 Calhoun Place Suite 200  
Rockville, MD 20855

LAND TITLE OF SKAGIT COUNTY

**Subordination Agreement**

147228-SE

THIS AGREEMENT made this 13 day of SEPTEMBER 2013, between Mortgage Electronic Registration Systems, Inc. (MERS), solely as Nominee for Lender and Lender's successors and assigns; Lender is United Guaranty Residential Insurance Company of North Carolina and Citibank, NA.

WITNESSETH

WHERE AS Zane K. Jemmett executed a Deed of Trust/Mortgage recorded as Auditor's No. 200606260115 securing Mortgage Electronic Registration Systems, Inc. (MERS), solely as Nominee for Lender and Lender's successors and assigns; Lender is United Guaranty Residential Insurance Company of North Carolina in the principal sum of \$103,943 and recorded as a lien against the property as described as 13799 Avon Allen Road. Mount Vernon, WA 98273 and recorded among the Land Records of Skagit County, WA.

**LEGAL DESCRIPTION OF SAID PROPERTY:**

AND WHEREAS, it is the desire and intention of Mortgage Electronic Registration Systems, Inc. (MERS), solely as Nominee for Lender and Lender's successors and assigns; Lender is Countywide Home Loans Inc. to subordinate the above described Deed of Trust/Mortgage recorded as Auditor's No. 200606260115 to Citibank, NA., its successors and/or assigns as their interest may appear, to be recorded immediately prior hereto.

FURTHER, it is the desire of Mortgage Electronic Registration Systems, Inc. (MERS), solely as Nominee for Lender and Lender's successors and assigns; Lender is Countywide Home Loans Inc. to subordinate to Citibank, NA. with the new principal balance not to exceed the loan amount upto \$275,300.00 dollars. Dated: 9-27-13, Recorded: 10-11-13 under AF# 20131011 00666.

NOW, THIS AGREEMENT WITNESSETH: That the parties hereto, intending to be legally bound hereby, in consideration of the premises and of the advantages to be derived from these presents, and in consideration of the sum of One Dollar (\$1.00) lawful money of

the United States of America each to the other will and truly paid at and before the sealing and delivery of these presents, receipt whereof is hereby acknowledged, agree with each other that the said Deed of Trust/Mortgage first above recited, given and executed by the approved.

THIS AGREEMENT shall be binding upon the parties hereto, their respective heirs, successors, executors, administrators and assigns.

IN WITNESS WHEREOF, the parties hereto have caused these presents to be duly executed the 13 day of SEPTEMBER, 2013

Mortgage Electronic Registration Systems, Inc. (MERS), solely as Nominee for Lender and Lender's successors and assigns; Lender is United Guaranty Residential Insurance Company of North Carolina.

Elaine Beck  
ELAINE BECK AVP ASSISTANT  
By: SECRETARY OF MERS - AUTHORIZED  
Title: CERTIFYING OFFICER OF MERS

Witness:

Terrill W. Garland  
by TERRILL W. GARLAND

Witness:

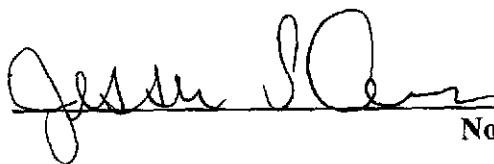
Mike Moore  
by MIKE MOORE

State of NORTH CAROLINA  
County of GUILFORD

On this the 13 day of SEPTEMBER, 2013 before me, the undersigned officer, personally appeared ELAINE BECK AVP ASSISTANT SECRETARY OF MERS AUTHORIZED CERTIFYING OFFICER OF MERS who acknowledged himself/herself to be the authorized person of and that he/she as such officer being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as AVP ASSISTANT SECRETARY OF MERS - AUTHORIZED CERTIFYING OFFICER OF MERS

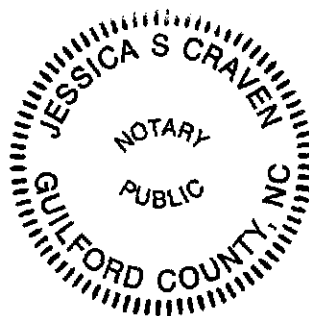


In Witness whereof, I have hereunto set my hand and official seal.

  
\_\_\_\_\_  
Notary Public

My commission expires:

10/20/2015



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