



Skagit County Auditor  
11/12/2013 Page

1 of

6

\$77.00  
9:34AM

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

After Recording Return To:  
Old Republic Default Mgmt. Srvc.  
500 City Parkway West Suite 200  
Orange, CA 92868  
(714) 385-3500

Prepared By: *Jill Navary*  
Suntrust Mortgage, Inc.  
1001 Semmes Avenue  
Richmond, VA 23224  
(804) 319-2152

### SUBORDINATE SECURITY DEED

Grantor: *Joyce A Skelton*  
Grantee: *Suntrust*  
Title Order No: 02-13015622  
Legal Description: *lot 1, S&Sft of lot 2,  
vol 7 of plats, pg. 52*

APN# *P69985*  
LOAN# 0215131590  
Bwr: SKELTON

THIS INSTRUMENT IS BEING RECORDED AS AN ACCOMMODATION ONLY.  
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY ASSUMES NO LIABILITY  
AS TO ITS EXECUTION OR AS TO ITS AFFECT UPON THE TITLE.

"I AFFIRM, UNDER PENALTY OF PERJURY, THAT I HAVE TAKEN REASONABLE CARE  
TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT,  
UNLESS REQUIRED BY LAW."

**TIEN LE**  
Title Assistant  
Old Republic Default Management Services  
(714) 385-3500, ext 6552

**THIS COVER SHEET HAS BEEN ADDED TO ALLOW ADEQUATE ROOM FOR RECORDING INFORMATION.**  
**THIS PAGE MAY BE RECORDED LAST OR REMOVED IF NECESSARY.**

Prepared By: **Jill Navary**  
After Recording Return To:  
Loss Mitigation Specialist at  
SunTrust Mortgage, Inc., RVW 3054,  
1001 Semmes Avenue, Richmond, Virginia 20224

FHA Case No. **561-943355 2**

## ***SUBORDINATE SECURITY DEED***

THIS SUBORDINATE DEED ("Security Instrument") is given on **August 8, 2013**. The Borrowers are **JOYCE A SKELTON, an unmarried individual** whose address is **1124 WICKER ROAD, SEDRO WOOLLEY WASHINGTON 98284**. The Security Instrument is given to the Secretary of Housing and Urban Development, whose address is Washington, D.C. 20410 ("Lender").

The "Primary Note" is the note given by **Mortgage Electronic Registration Systems, Inc., nominee for SUNTRUST MORTGAGE to JOYCE A SKELTON, an unmarried individual** dated **October 29, 2009** in the principal amount of **\$161,986.00**, which note and the Security Deed securing the note are insured by Lender.

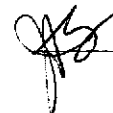
Borrowers owe Lender the principal sum of **Twenty Three Thousand Two Hundred Ninety Six and 84/100 Dollars (U.S. \$23,296.84)** secured by this Subordinate Security Deed. This debt is evidenced by Borrowers' subordinate note dated the same date as this Security Instrument ("Note"), which provides for the payment of the full debt, if not paid earlier, on **July 1, 2043**. This Security Instrument secures to Lender: (1) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (2) the payment of all other sums, with interest, advanced by Lender to protect the security of this Security Instrument, including appearing in Court, paying reasonable attorneys' fees and entering on the property to make repairs; and (3) the performance of Borrowers' covenants and agreements under this Security Instrument and the Note.

For this purpose, Borrowers do hereby mortgage, warrant, grant and convey to the Lender, with power of sale property located in **Skagit County, Washington** which has the address of

**1124 WICKER ROAD, SEDRO WOOLLEY WASHINGTON 98284**  
LEGAL DESCRIPTION

See attached for Legal Description

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

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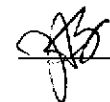
BORROWERS COVENANT that Borrowers are lawfully seized of the estate hereby conveyed and have the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrowers warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrowers and Lender covenant and agree as follows:

UNIFORM COVENANTS

- 1. Payment of Principal.** Borrowers shall pay when due the principal of the debt evidenced by the Note.
- 2. Borrowers Not Released; Forbearance By Lender Not a Waiver.** Extension of the Time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrowers shall not operate to release the liability of the original Borrowers or Borrowers' successor in interest. Lender shall not be required to commence proceedings against any successor in interest or to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrowers' successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 3. Successors and Assigns Bound; Joint and Several Liability; Co-Signors.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrowers. The Borrowers' covenant and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (1) is co-signing this Security Instrument only to mortgage, grant and convey that Borrowers' interest in the Property under the terms of this Security Instrument; (2) is not personally obligated to pay the sums secured by this Security Instrument; and (3) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrowers' consent.
- 4. Notices.** Any notice to Borrowers provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrowers designate by written notice to the Lender. Any notice to the Lender shall be given by first class mail to: **Department of Housing and Urban Development, Attn: Single Family Notes Branch, 451 Seventh Street, SW, Washington, D.C. 20410**, or any address Lender designates by notice to Borrowers. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrowers or Lender when given as provided in this paragraph.

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5. **Governing Law; Severability.** This Security Instrument shall be governed by Federal Law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. **Borrowers' Copy.** Borrowers shall be given one conformed copy of the Note and of this Security Instrument.


7. **Acceleration Remedies.** Lender may require that we pay immediately the entire amount then remaining unpaid under the note and under this Security Instrument, if we do not pay all sums due under the Note on **July 1, 2043**, or if earlier, when the first of the following events occur:

- (1) Borrowers have paid in full all amounts due under the Primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (2) The maturity date of the Primary Note has been accelerated, or
- (3) The Primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary, or
- (4) The property is not occupied by the Borrowers as their principal residence.

Lender may require payment in full without making any further demand for payment. This requirement is called "immediate payment in full".

If Lender requires immediate payment in full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another person may acquire the Property. This is known as "foreclosure and sale". In any lawsuit for foreclosure and sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by law and will have the right to add all reasonable attorneys fees to the amount I owe Lender, which fees shall become part of the sums secured.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 5 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 (the "Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

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8. Lender's Obligation to Discharge this Security Instrument. When Lender has been paid all amounts due under the Note and under this Security Instrument, Lender will discharge this Security Instrument by delivering a certificate stating that this Security Instrument has been satisfied. Borrowers will not be required to pay Lender for this discharge, but Borrowers will pay all costs of recording the discharge in the proper official records.

By signing below, Borrowers accept and agree to the terms contained in this Security Instrument and in any rider(s) executed by Borrowers and recorded with it.

Witnesses Sign: [Signature]

Witnesses Print: Cindy Black

[Signature] (SEAL)  
JOYCE A SKELTON

Witnesses Sign: [Signature]

Witnesses Print: Sara Hembree

STATE OF Washington  
City/County of Skagit / Mt Vernon

I, hereby Certify, That on this 30<sup>th</sup> day of Aug, 2013 before me, the subscriber, a Notary Public of the State of Washington, personally appeared **JOYCE A SKELTON** who is known to me or satisfactorily proven to be the person(s) whose name(s) subscribed to the within instrument and acknowledged that they executed the same for the purposes therein contained.

**I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW**

AS WITNESS: my hand and notarial seal.

My Commission expires: 9/25/14

[Signature]  
Notary Public

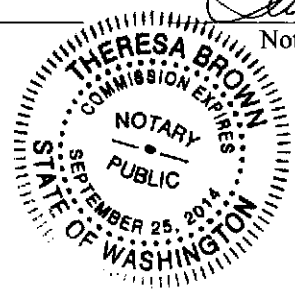


EXHIBIT "A"

All of Lot 1, and the South 25 feet of Lot 2, "THRESHER'S FIRST ADDITION,"  
as per plat recorded in Volume 7 of Plats, page 52, records of Skagit  
County, Washington.  
Situate in the County of Skagit, State of Washington.



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