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Skagit County Auditor 9/30/2015 Page

1 of

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Please print or type information					
Document Title(s) (or	transactions c	ontained the	rein): (all areas applic	able to your docum	ient <u>must</u> be

Document Title(s) (or transactions contained therein): (all areas applicable to your document <u>must</u> be
filled in) SUBORDINATION AGREEMENT
Reference Number(s) of related Bocuments: 200702160035  Additional reference #'s on page of document
Additional reference #'s on page of document
Grantor(s) (Last name, first name, initials) NATIONSTAR MORTGAGE, LLC CRINER, MICHAEL J Additional names on page _2 of document.
Grantee(s) (Last name first, then first name and initials) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
QUICKEN LOANS INC. Additional names on page of document.
Trustee
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) lots 8,9,& 10, BLOCK 3, MARENGO ADDITION TO BAKER, VOL. 3 OF PLATS PG
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) lots 8,9,& 10, BLOCK 3, MARENGO ADDITION TO BAKER, VOL. 3 OF PLATS PG 97  Additional legal is on page 7 of document.  Assessor's Property Tax Parcel/Account Number
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) lots 8,9,& 10, BLOCK 3, MARENGO ADDITION TO BAKER, VOL. 3 OF PLATS PG 97  Additional legal is on page 7 of document.  Assessor's Property Tax Parcel/Account Number
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When Recorded Return to:
Indecomm Global Services
As Recording Agent Only
1260 Energy Lane
St. Paul, MN 55108

WHEN RECORDED, RETURN TO:
Nationstar Mortgage LLC
8950 Cypress Waters Blvd, Subordinations
Coppell, TX 75019

#### 0613148584 CRINER

Assessor's Parcel Number: P70629/4051-003-009-0005
Abbreviated Legal Description: LOTS 8,9 AND 10, BLOCK 3, MARENGO ADDITION TO BAKER, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 97, RECORDS OF SKAGIT COUNTY, WASHINGTON.

# 2)

80053426

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.

This Subordination Agreement is made and entered into as of the \_\_\_\_\_\_ day of July 2015 by and between Nationstar Mortgage LLC, (FKA-Centex Home Equity Corp.) (hereinafter "Subordinating Lienholder") and Michael J Criner, and Debora J Criner (hereinafter referred to as "Borrower", whether one or more), in favor of Mortgage Electronic Registration Systems, Inc., as nominee For Quicken Loans Inc., ISAOA/ATIMA (hereinafter "Lender").

### WITNESSETH

THAT WHEREAS, Borrower did execute a mortgage, deed of trust or other security instrument (the "Prior Security Instrument") in the amount of \$67,149.00 dated February 7, 2007 in favor of Subordinating Lienholder, covering the following described parcel of real property:

## SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF. SUBJECT TO COVENENTS OF RECORD.

which Prior Security Instrument was recorded as Instrument Number 200702160035 in the official lien records of Skagit County, State of Washington; and

WHEREAS, Borrower has executed or is about to execute an additional mortgage, deed of trust or security instrument (the "Current Security Instrument") securing a note not to exceed the sum of \$97,500.00, dated \_\_AUQUAT\_\_21\_, 2015, in favor of Lender payable with interest and upon the terms and conditions described therein, which Current Security Instrument is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that the lien of such loan shall unconditionally be and remain at all times a lien or charge upon the land hereinabove described, prior and superior to the lien or charge of the loan first above mentioned; and

WHEREAS, Lender is willing to make said loan provided the Current Security Instrument securing the same constitute a lien or charge upon the above described property prior and superior to the lien or charge of the Prior Security Instrument and provided that Subordinating Lienholder will specifically and unconditionally subordinate the lien or charge of the Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such loan to Borrower, and Subordinating Lienholder has agreed that the Current Security Instrument securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the Prior Security Instrument.

NOW, THEREFORE, in consideration of the premises, and the mutual benefits accruing to the parties hereto, and for other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) Subordinating Lienholder does hereby unconditionally subordinate the lien of the Prior Security Instrument to the lien of the Current Security Instrument in favor of Lender, and all advances or charges made or accruing thereunder, including any extensions or renewals thereof.
- (2) Subordinating Lienholder acknowledges that prior to the execution hereof, Subordinating Lienholder has had the opportunity to examine the terms of Lender's Current Security Instrument, note and agreements relating thereto, consent to and approves same, and recognizes that Lender has no obligation to Subordinating Lienholder to advance any funds under its Current Security Instrument or see to the application of Lender's funds, and any application or use of such funds for purposes other than those provided for in such Current Security Instrument, note or agreements shall not defeat the subordination herein made in whole or in part.
- (3) Lender would not reake its loan above described without this agreement.
- (4) 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 Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender above referred to, and shall supersede and preempt any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Prior Security Instrument, which provide for the subordination of the lien or charge thereof to any other security interest, mortgage or mortgages thereafter created.
- (5) Subordinating Lienholder is the current holder or beneficiary of the Prior Security Instrument and has full power and authority to enter into this agreement.
- (6) The undersigned signing on behalf of Subordinating Lienholder has full power and authority to execute this agreement.
- (7) The heirs, administrators, assigns, and successors in interest of the Subordinating Lienholder shall be bound by this agreement.

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 THEIR ATTORNEYS WITH RESPECT THERETO.

SUBORDINATE LIEN HOLDER

NATIONSTAR MORTGAGE I	LC	
By: he lo		
Eric Todd Rittmueller		Michael J Criner
Assistant Secretary		_ Debora J Criner
(ALL	SIGNAT	TURES MUST BE ACKNOWLEDGED)
STATE OF TEXAS	)	) SS.
COUNTY OF DALLAS	)	
be the person(s) whose name(s) he/she/they executed the same in	onally kno is/are sub n his/her/tl	y appeared before me; Assistant Secretary of pwn to me (or proved to me on the basis of satisfactory evidence) to escribed to the within instrument and acknowledged to me that their authorized capacity(ies), and that by his/her/their signature(s) of upon behalf of which the person(s) acted, executed the instrument.
Witness my hand and official se	al  any Public	VALENCIA METCALF Notary Public, State of Texas My Commission Expires February 28, 2019  My appointment expires: FEB 2 8 2019

NOW, THEREFORE, in consideration of the premises, and the mutual benefits accruing to the parties hereto and for other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) Subordinating Lienholder does hereby unconditionally subordinate the lien of the Prior Security Instrument to the lien of the Current Security Instrument in favor of Lender, and all advances or charges made or accruing thereunder, including any extensions or renewals thereof.
- (2) Subordinating Lienholder acknowledges that prior to the execution hereof, Subordinating Lienholder has had the opportunity to examine the terms of Lender's Current Security Instrument, note and agreements relating thereto, consent to and approves same, and recognizes that Lender has no obligation to Subordinating Lienholder to advance any funds under its Current Security instrument or see to the application of Lender's funds, and any application or use of such funds for purposes other than those provided for in such Current Security Instrument, note or agreements shall not defeat the subordination herein made in whole or in part.
- (3) Lender would not make its loan above described without this agreement.
- (4) 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 Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender above referred to, and shall supersede and preempt any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Prior Security Instrument, which provide for the subordination of the lien or charge thereof to any other security interest, mortgage or mortgages thereafter created.
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SUBORDINATE LIEN HOLDER NATIONSTAR MORTGAGE LLC	Makeul Chi			
Eric Todd Rittmueller	Michael J Criner			
Assistant Secretary	Debora J Criner			
(ALL SIGNATURES MUST BE ACKNOWLEDGED)				
STATE OF TEXAS )	ss.			
COUNTY OF DALLAS )				
be the person(s) whose name(s) is/are subsci he/she/they executed the same in his/her/the	ppeared before me ; Assistant Secretary of in to me (or proved to me on the basis of satisfactory evidence) to ribed to the within instrument and acknowledged to me that it authorized capacity(ies), and that by his/her/their signature(s) on behalf of which the person(s) acted, executed the instrument.  VALENCIA METCALF Notary Public. State of Texas My Commission Expires February 28, 2019  My appointment expires: FEB 2 8 2019			

State of Washington Country of Skagit Loureal Ga June 19, 2015 before me, (name of notary public) personally appeared Michael J Criner, and Debera J-Criner who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and who acknowledged to me that he/she/they executed the same in their authorized capacity(ics), and by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY of PERJURY under the laws of the state of Washington that the foregoing paragraph is true and correct. WITNESS my hand and official seal. (Signature of Notary) LOUREA L. GARKA STATE OF WASHINGTON NOTARY ---- PUBLIC My Commission Expires 10-27-2018

# CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California				
County of 5	Sernardina			
On	before me,Monica Taylor Walker _, Notary Public, personally appeared			
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.				
I certify under <b>PENA</b> foregoing paragraph i	ALTY OF PERJURY under the laws of the State of California that the is true and correct.			
WITNESS my hand a	MONICA TAYLOR WALKER  COMM. # 2095604 Z  NOTARY PUBLIC - CALIFORNIA S  SAN BERNARDINO COUNTY			
Signature of Notary P	ADDIC TO THE PART OF THE PART			
·	OPTIONAL INFORMATION			
	DESCRIPTION OF THE ATTACHED DOCUMENT			
	(Title or description of attached document continued)			
	Number of Pages Document Date			

(additional information)

## **EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s): 40510030090005

Land Situated in the Town of Concrete in the County of Skagit in the State of WA

LOTS 8, 9 AND 10, BLOCK 3, MARENGO ADDITION TO BAKER, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 3 OF PLATS, PAGE 97, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 45618 HillsIde Alley Concrete, WA 98237

+U05500045+ 1632 9/1/2015 80053426/2