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201110030056
Skagit County Auditor

10/3/2011 Page 1 of 4 10:36AM

Reference: 200611210135
Grantor: MERS, INC., AS NOMINEE FOR SUNTRUST MORTGAGE, INC.
Grantee: JPMORGAN CHASE BANK, NA
Legal Description: LOT 141, PLAT OF NOOKACHAMP HILLS PUD, PHASE 2B, RECORDED AUG. 23, 2005,
AUDITOR'S FILE NO. 200508230082.
Assessor's Parcel No.: P123234 AND 4868-000-141-0000

55921555-1053838
Full legal on pg. 4 SUBORDINATION AGREEMENT

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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 made this 2nd day of September, 2011, by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SUNTRUST MORTGAGE, INC. having an address of P O Box 2026, Flint, MI 48501 ("Subordinator"), and JPMORGAN CHASE BANK, NA, having an address of 1111 Polaris Parkway, Columbus, OH 43240 ("Lender").

RECITALS:

A. R. CHAD HARRIS AND KRISTI M. HARRIS, HUSBAND AND WIFE, whose address is 17192 Sockey Dr, Mount Vernon, WA 98274 ("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note secured by a Deed of Trust covering certain real property.

B. The real property offered by Borrower as security to Lender is currently subject to the prior lien of the Subordinator's Deed of Trust described below.

C. Lender will make such loan to Borrower only on the condition precedent that such Deed of Trust be subordinated to the lien of the Deed of Trust described below to be given by Borrower to Lender.

In consideration of the matters described above, and of the benefits to Subordinator from Owner, receipt and sufficiency of which is hereby acknowledged, and to induce Lender to advance funds under its Deed of Trust and all agreements in connection therewith, and of the mutual benefits and obligations set forth in this agreement, the Subordinator agrees as follows:

SUBORDINATION OF EXISTING DEED OF TRUST

The Deed of Trust to be subordinated covers real property described as:

LOT 141, PLAT OF NOOKACHAMP HILLS PLANNED UNIT DEVELOPMENT, PHASE 2B, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 23, 2005, UNDER AUDITOR'S FILE NO. 200508230082, RECORDS OF SKAGIT COUNTY, WASHINGTON.

and made on November 7, 2006, between R. CHAD HARRIS AND KRISTI M. HARRIS, HUSBAND AND WIFE, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS A NOMINEE FOR SUNTRUST MORTGAGE, INC. whose address is 1001 Semmes Ave., Richmond, VA 23224, and filed on November 21, 2006, under Skagit County Auditor's No. 200611210137, State of Washington, in the amount of \$63,800.00, and all advances or charges made or accruing thereunder, including any extension or renewal thereof, shall be and the same is now unconditionally subordinated and made subject and subsequent to the lien of that certain Deed of Trust covering the real property referenced above and securing Borrower's obligation in the amount NOT TO EXCEED \$341,000.00, dated September 20, 2011, between R. CHAD HARRIS AND KRISTI M. HARRIS, HUSBAND AND WIFE and JPMORGAN CHASE BANK, NA, whose address is 1111 Polaris Parkway, Columbus, OH 43240, and recorded on the 3 day of October, 2011, under Skagit County Auditor's No. 201110030055, State of Washington.

The heirs, administrators, assigns and successors in interest of the Subordinator 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 ATTORNIES WITH RESPECT THERETO.

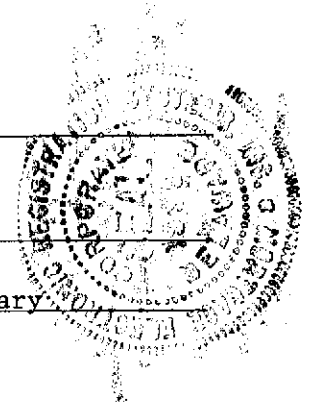


The undersigned Subordinator has executed this agreement at Richmond (city), Virginia (state) on the date first appearing above.


SUBORDINATOR

By: Tammy L. Brooks

Its: Assistant Secretary



State of Virginia)
)ss:
County of City of Richmond

I certify that I know or have satisfactory evidence that Tammy L. Brooks is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SUNTRUST MORTGAGE, INC. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: September 2, 2011


Notary Public

My Appointment Expires: 12-31-2014

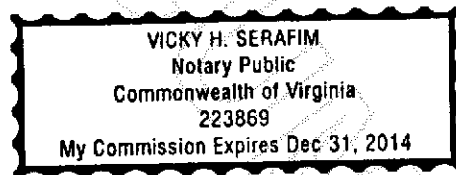


Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT,
STATE OF Washington, AND IS DESCRIBED AS FOLLOWS:

LOT 141, PLAT OF NOOKACHAMP HILLS PLANNED UNIT DEVELOPMENT, PHASE 2B,
ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 23, 2005, UNDER
AUDITOR'S FILE NO. 200508230082, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Parcel ID: P123234 AND 4868-000-141-0000

Commonly known as 17192 SOCKEY DR, Mount Vernon, WA 98274
However, by showing this address no additional coverage is provided



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