

WHEN RECORDED, RETURN TO:
FIRST AMERICAN LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING



201302220093
Skagit County Auditor

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Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) SUBORDINATION AGREEMENT

Reference Number(s) of Related Documents:

200703080061

Additional reference #'s on page of document

201302040083

Grantor(s) NAVY FEDERAL CREDIT UNION

Borrower(s) RONALD H GARDNER NANCY L GARDNER

Grantee(s) MORTGAGE INVESTORS CORPORATION

TRUSTEE: FIRST AMERICAN TITLE

Legal description: LOT 22 SKAGIT RIVER COLONY VOL 8 OF PLATS PP 65-66

Complete Legal Description: PAGE 3

Assessor's Property Tax Parcel/Account Number: P69474

Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

After Recording Please Return To:

Subordination Agreement

46096112CA

THIS AGREEMENT made this Monday, December 03, 2012, between NAVY FEDERAL CREDIT UNION and Mortgage Investors Corporation its successors and/or assigns. NAVY FEDERAL CREDIT UNION confirms that its lien secured by the Property and any and all advances made under this loan or line of credit after this date are hereby inferior and subordinate to the lien upon the property, created by the Security Instrument granted or given by the Owner to Mortgage Investors Corporation, loan amount not to exceed \$116,796.00, plus interest, advances for taxes and/or insurance premiums, for the purpose of refinancing the first lien on the property.

WITNESSETH

WHERE AS RONALD H. GARDNER and NANCY L. GARDNER executed a Deed of Trust/Mortgage recorded 03/08/2007 (INSTRUMENT) 200703080061 to NAVY FEDERAL CREDIT UNION, in the principal sum of \$26,700.00 and recorded as a lien against the property as described as, 9519 COLONY LN Concrete, WA 98237 and recorded among the land records of Skagit County, WA.

AND WHERE AS, it is the desire and intention of NAVY FEDERAL CREDIT UNION to subordinate the above described Deed of Trust/Mortgage recorded in (INSTRUMENT) 200703080061 to Mortgage Investors Corporation, to be recorded immediately prior hereto.

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.



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IN WITNESS WHEREOF, the parties hereto have caused these presents to be duly executed on this 10 day of December, 20 12.

[Signature]
Signature
S.E. Krieger, Vice President
Title

Witness:
[Signature]

State of Virginia
County of Fairfax
On this the 10 day of December, 20 12, before me, the undersigned officer,
Personally appeared
S.E. Krieger

Who acknowledged himself/herself to be the authorized person of
Navy Federal Credit Union
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 Vice President

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

[Signature]
Notary Public

My commission expires: Apr 30, 2013

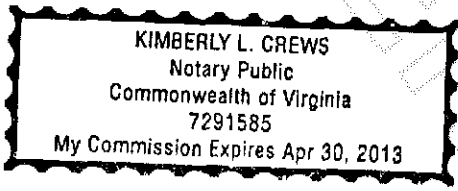


EXHIBIT 'A'

File No.: **46096112LA (mk)**

LOT 22, SKAGIT RIVER COLONY, ACCORDING TO THE PLAT THERETO RECORDED IN VOLUME 8 OF PLATS, PAGES 65 AND 66, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN SKAGIT COUNTY, WASHINGTON.



FOR INFORMATION ONLY:

LOT 22, SKAGIT RIVER COLONY, VOL 8 OF PLATS, PGS 65 AND 66.

TOGETHER WITH A MULTIWIDE MANUFACTURED HOME, which is permanently affixed and attached to the land and is part of the Real Property and which, by intention of the parties, shall constitute a part of the realty and shall pass with it:

**Year/Make: 2000/SKYLINE
L X W: 38X27
VIN #: 9U910243MAB**

A.P.N. P69474

 **GARDNER**
46096112 **WA**
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT



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