

## 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.

The undersigned subordinator and owner agrees as follows:

1. Robert M. Maloney and Rosalyn M. Maloney, husband and wife, are referred to herein as "subordinator", are the owner and holder of a Deed of Trust dated December 31, 1984, which is recorded in Volume 61 of Mortgages, page 102, under Auditor's File No. 98819, records of Skamania County.
2. Riverview Savings Association, is referred to herein as "lender", is the owner and holder of a Deed of Trust dated June 27, 1985, executed by Christopher M. Smith and Melinda R. Smith, husband and wife, which is recorded in Volume 61 of Mortgages, Page 656, under Auditor's File No. 99525, records of Skamania County (which is to be recorded concurrently herewith).
3. Christopher M. Smith and Melinda R. Smith, husband and wife, are referred to herein as "owner", are the owner of all the real property described in the Deed of Trust identified above in Paragraph 2.
4. In consideration of 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, the "subordinator" does hereby unconditionally subordinate the lien of his Deed of Trust identified in Paragraph 1 above to the lien of "lender's" Deed of Trust identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any extension or renewal thereof.
5. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" Deed of Trust, note, and agreements relating thereto, consents to and approves same, and recognizes that "lender" has no obligation to "subordinator" to advance any funds under its Deed of Trust or see to the application of "lender's" Deed of Trust funds, and any application or use of such funds for purposes other than those provided for in such Deed of Trust, note or agreements shall not defeat the subordination herein made in whole or in part.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the Deed of Trust in Paragraph 2 without this agreement.
7. 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 Deed of Trust first above mentioned to the lien or charge of the Deed of Trust in favor of "lender" above referred to and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the Deed of Trust first above mentioned, which provide for the subordination of the lien or charge thereof to a Deed of Trust or Deeds of Trust to be thereafter executed.
8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement.



Registered	<input checked="" type="checkbox"/>
Indexed	<input checked="" type="checkbox"/>
Indirect	<input checked="" type="checkbox"/>
Filed	<input checked="" type="checkbox"/>
Mailed	<input checked="" type="checkbox"/>

SK-13804

## Subordination Agreement

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Executed this 3<sup>rd</sup> day of July, 1985. *RMM*

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.

*Robert M. Maloney*  
Robert M. Maloney

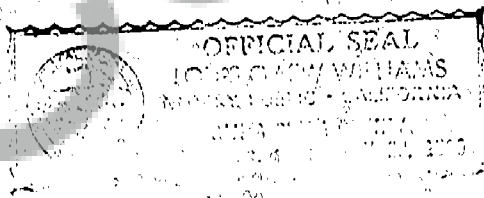
*Rosalyn M. Maloney*  
Rosalyn M. Maloney

STATE OF CALIFORNIA )  
COUNTY OF SANTA CLARA ) ss.

On this day personally appeared before me ROBERT M. MALONEY and ROSALYN M. MALONEY to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 3<sup>rd</sup> day of July, 1985. *RMM*

*Louis G. Lew Williams*  
Notary Public in and for the State of California, residing at Sunnyvale.  
My Commission expires Jan. 22, 1989.



1. I HEREBY CERTIFY THAT THE WITHIN  
INSTRUMENT OF THE STATE OF  
San Jose, California  
OF July 10, 1985  
61  
662  
WITH  
*Louis G. Lew Williams*  
NOTARY  
DEPUTY