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BOOK 183 PAGE 439

FILED IN RECORD
SKANANIA
BY CLERK COUNTY TOLLA

NOV 18 4 34 PM '98

P. Lowry
GARY M. OLSON

WHEN RECORDED RETURN TO:

Name: Riverview Community Bank
Address: 700 NE 4th Ave/PO Box 1068
City, State, Zip: Camas, WA 98607

Ln#820003020

OCT. 58 1997

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. Riverview Savings Bank, FSB referred to herein as "subordinator", is the owner and holder of a mortgage dated September, 19 97 which is recorded in volume 169 of Mortgages, page 155, under Auditor's File No. Book 169, Page 155 records of Skamania County.

2. Riverview Community Bank referred to herein as "lender" is the owner and holder of the mortgage dated 11-11-98, 19 98, executed by Stephen G. & Elsie V. Thompson (which is recorded in Volume 183 of Mortgages, page 247, under Auditor's File No. 133425 Thompson, records of Skamania County) (which is to be recorded concurrently herewith).

3. Stephen G. Thompson and Elsie V. Thompson, husband and wife referred to herein as "owner", is the owner of all the real property described in the mortgage 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 mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's" mortgage, 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" mortgage, 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 mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, 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 mortgage 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 mortgage first above mentioned to the lien or charge of the mortgage 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 mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.

8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust", and gender and number of pronouns considered to conform to undersigned.

Executed this 13th day of November, 19 98

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.

BY: Karen M. Nelson BY: Karen M. Nelson, Sr. Vice-Pres.

BY: STATE OF WASHINGTON)
COUNTY OF CLARK) ss

I certify that I know or have satisfactory evidence that the person(s) who appeared before me, and said person(s) acknowledged that signed this instrument and acknowledged it to be free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: _____

Notary Public in and for the State of Washington
Residing at _____
My appointment expires: _____

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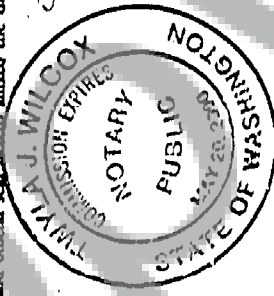
STATE OF WASHINGTON, } ss
County of Clark

On this 13th day of November, 1998, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Karen M. Nelson, President and to me known to be the Sr. Vice.

RIVERVIEW COMMUNITY BANK, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that authorized to execute the said instrument and that the seal affixed (if any) is the corporate seal of said corporation.

Witness my hand and official seal hereunto affixed the day and year first above written.

Corporate



Tanya J. Wilcox
Notary Public in and for the State of Washington,
residing at Washougal, WA.