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BOOK 201 PAGE 575

FILED  
CLERK OF DISTRICT COURT  
SKAMANIA CO, OREGON

AUG 10 3 25 PM '00

P. Lawry  
GARY NELSON**AFTER RECORDING MAIL TO:**Name First Independent Bank, Loan Service CenterAddress PO Box 8904City/State Vancouver, WA 98668502 23363**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.

First American Title  
Insurance Company

(this space for title company use only)

The undersigned subordinator and owner agrees as follows:

1. Jeanne C. Lillya referred to herein as "subordinator", is the owner and holder of a mortgage dated July 31, 2000, which is recorded in volume 201 of Mortgages, page 571, under auditor's file No. 138815, records of Skamania County.
2. First Independent Bank referred to herein as "lender", is the owner and holder of a mortgage dated July 6, 2000, executed by Narven Lovell Christensen (which is recorded in volume 201 of Mortgages, page 559, under auditor's file No. 138814, records of Skamania County) (which is to be recorded concurrently herewith).
3. Narven Lovell Christensen, a single man referred to herein as "owner", is the owner of all the real property described in the mortgage identified above in Paragraph 2.

Assessor's Property Tax Parcel/Account Number(s): 03-07-25-2-0-1200-00Reg. 15-00  
Recorded  
Index  
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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 of 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 there after 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 1 day of August, 1900

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.


Jeanne C. Lillya



STATE OF CALIF } ss  
 County of SACRAMENTO **ACKNOWLEDGMENT - Individual**

On this day personally appeared before me Donna R. Vanwinkle  
Jeanne C. Luyra to me known  
 to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that she  
 signed the same as A free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 1 day of August 2000



Donna R. Vanwinkle  
 Comm. #1141930  
 NOTARY PUBLIC - CALIFORNIA  
 SACRAMENTO COUNTY  
 Comm. Exp. June 13, 2001

Donna R. Vanwinkle  
 Notary Public in and for the State of CALIF  
 residing at FAIR OAKS  
 My appointment expires 6-13-01

STATE OF WASHINGTON, } ss  
 County of \_\_\_\_\_ **ACKNOWLEDGMENT - Corporate**

On this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, before me, the undersigned, a Notary Public in and for the State of  
 Washington, duly commissioned and sworn, personally appeared \_\_\_\_\_  
 \_\_\_\_\_ and \_\_\_\_\_ to me known to be the  
 \_\_\_\_\_ President and \_\_\_\_\_ Secretary, respectively, of \_\_\_\_\_  
 \_\_\_\_\_ the corporation that executed the foregoing instrument, 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 hereto affixed the day and year first above written.

\_\_\_\_\_  
 Notary Public in and for the State of Washington,  
 residing at \_\_\_\_\_  
 My appointment expires \_\_\_\_\_

WA-46A (11/96)

This jurat is page \_\_\_\_\_ of \_\_\_\_\_ and is attached to \_\_\_\_\_ dated \_\_\_\_\_