## BOOK 201 PAGE 575

TRAMABIA COL TITLA 1.5 10 3 25 Fil '00 Pawry

## AFTER RECORDING MAIL TO:

Name First Independent Bank, Loan Service Center

Address PO Box 8904

City/State Vancouver, WA 98668
SCOC 23363

## **Subordination Agreement**

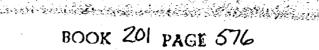
NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.



The undersigned subordinator and owner agrees as follows:	(this space for title company use only)
ı. Jeanne C. Lillya	referred to herein as
"subordinator", is the owner and holder of a mortgage dated	L. 2000 At which is second at
records of Skamania County.	
2. First Independent Bank	referred to herein as
"lender", is the owner and holder of a mortgage dated July 6, 200  Narven lovel1 Christensen (which is recorded in volum under auditor's file No. 138814 , records of	00 .19 .executed by
(which is to be recorded concurrently herewith).	County)
Narven Lovell Christensen, a single man	referred to herein as
"owner", is the owner of all the real property described in the mortgage ide	ntified above in Paragraph, 2
	2-0-1200-00 leg-us / leg-u

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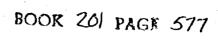
- 4. In consideration of benefits to "subordinator" from "owner", receipt and sufficiency of which is hereby acknowledged, and to induce "lender" to advance funds under its mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph I 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.

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

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County of SACHMENTO  On this day personally appeared before me Long R NHD, DELE	STATE OF CALLE	
On this day personally appeared before me	STATEOF CHICLE SS.	ACKNOWLEDGMENT - Individual
to be the individual(s) described in and who executed the within and foregoing instrument, and seknowledged that State of Washington.  The and voluntary act and deed, for the uses and purposes therein mentioned.  GIVEN under my hand and official seal this day of Socrata State of Washington.  Donna H. Vantwinkles Comm. #1141930  Notice Public in and for the State of Washington.  Socrata State Of State Of Washington.  STATE OF WASHINGTON, State Office of the State of Washington and state of the State of Washington.  STATE OF WASHINGTON, State Office of the State of Washington and state of the State of Washington.  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.	County of SACTAMENTO	
to be the individual(s) described in and who executed the within and foregoing instrument, and seknowledged that State of Washington.  The and voluntary act and deed, for the uses and purposes therein mentioned.  GIVEN under my hand and official seal this day of Socrata State of Washington.  Donna H. Vantwinkles Comm. #1141930  Notice Public in and for the State of Washington.  Socrata State Of State Of Washington.  STATE OF WASHINGTON, State Office of the State of Washington and state of the State of Washington.  STATE OF WASHINGTON, State Office of the State of Washington and state of the State of Washington.  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.	On this day personally appeared before me	Dudda & Undalake
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GIVEN under my hand and official seal this	signed the same as R free ar	nd voluntary act and deed, for the uses and purposes therein mentioned.
Comm. #141930  Notary Public in and for the State of Washington.  STATE OF WASHINGTON, County of  On this day of 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	GIVEN under my hand and official seal this	1 dayor Algust 3000
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