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FILED IN RECORD
SKAPPA WASH
BY CLARK COUNTY TITLE

Nov 9 11 02 AM '01

G. Lawry
AUDITOR
GARY H. OLSON

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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.

This Agreement is made this 24TH day of OCTOBER 2001, by and between Wells Fargo Bank WELLS FARGO BANK, N.A. a national bank with its headquarters located at 420 MONTGOMERY STREET, SAN FRANCISCO, CA (herein called "Lien Holder"), and Wells Fargo Home Mortgage, Inc., with its main office located in the State of Iowa (herein called the "Lender").

RECITALS

Lien Holder is the beneficiary/mortgagee under a deed of trust/mortgage, dated FEBRUARY 2, 2001 executed by NATHAN CARL COLTRANE AND BETTY COLTRANE, HUSBAND AND WIFE (the "Debtor") which was recorded in the county of CLARK, State of WA, as 140379 on FEBRUARY 20TH, 2001 (the "Subordinated Instrument") covering real property located in WASHOUGAL in the above-named county of CLARK, State of WASHINGTON, as more particularly described in the Subordinated Instrument (the "Property").

PLEASE SEE ATTACHED EXHIBIT "A" (Legal Description) PAGE 4
#1100 SECTION 30, TOWNSHIP 2, RANGE 5 NW1/4
02-05-30-00-1100-00

Lender will make a loan to the Debtor secured by a deed of trust/mortgage on the Property which will be recorded (the "Lender Instrument"). The Lender Instrument will secure a promissory note/line of credit agreement in the amount of \$265,000.00.

Lien Holder has agreed to execute and deliver this Subordination Agreement.

Signature
Noted 12-
Noted
Noted
Noted

9/27/01


ACCORDINGLY, in consideration of the property and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lien Holder hereby agrees with Lender as follows:

1. Regardless of any priority otherwise available to Lien Holder, the lien of the Subordinated Instrument is, shall be and shall remain fully subordinate for all purposes to the lien of the Lender Instrument, to the full extent of the sum secured by the Lender Instrument, including not only principal and interest on the principal indebtedness secured thereby but all other sums secured by the Lender Instrument, excluding non-obligatory future advances.
2. Lien Holder warrants to Lender that Lien Holder presently owns the Subordinated Instrument and indebtedness secured thereby, free and clear of all liens, security interests and encumbrances.
3. This Agreement is made under the laws of the State of WASHINGTON. It cannot be waived or changed, except by a writing signed by the parties to be bound thereby. This Agreement is made between Lender and Lien Holder. It shall be binding upon Lien Holder and the successors and assigns of Lien Holder, and shall inure to the benefit of, and shall be enforceable by, Lender and its successors and assigns. Neither the Debtor nor any other person (except Lender, its successors and assigns), shall be entitled to rely on, have the benefit of or enforce this Agreement.

IN WITNESS WHEREOF, this Subordination Agreement is executed on the day and year first above stated.

WELLS FARGO BANK, N.A. (HOME
EQUITY CHARTER BANK)

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.


By JANICE TAYLOR
Title: AVP

9/27/01

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STATE OF)
COUNTY OF) SS.

The foregoing instrument was acknowledged before me this 24th day of Oct,
2001, by ^{Janice} ~~Paula~~ of Wells Fargo Bank
(bank officer name and title) (name of Wells Fargo Bank)

WITNESS my hand and official seal.

My commission expires: 7/12/04

SALLY DAVIS
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 7-12-04

Sally Davis
Notary Public

Exhibit A

A tract of land located within the Southeast quarter of the Northwest quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, and described as:

The Southeast quarter of the Northwest quarter of said Section 30;

EXCEPTING THEREFROM Lot 3 of DARRELL JOHNSON SHORT PLAT as shown on the map thereof recorded in Volume 3, page 206 of Short Plats;

ALSO EXCEPTING THEREFROM Lot 4 of the AMENDED DARRELL JOHNSON SHORT PLAT as shown on the map thereof recorded in Volume 3, page 225 of Short Plats;

PLUS that portion of said Lot 3 described as follows:

BEGINNING at a point on the North line of said Southeast quarter of the Northwest quarter lying North $89^{\circ}28'24''$ West, 429.72 feet from the Northeast corner of said Lot 3; thence continuing North $89^{\circ}28'24''$ West, 307.31 feet to the Northwest corner of said Lot 3; thence South $00^{\circ}33'07''$ West along the West line thereof a distance of 304.68 feet; thence parallel with the North line of said Lot 3, South $89^{\circ}28'24''$ East, 306.65 feet; thence North $00^{\circ}40'35''$ East, 304.68 feet to the Point of Beginning.

TOGETHER WITH an easement of 30 feet in width for road and utility purposes over, under and across the East 30 feet of the North 327 feet and also the North 30 feet of the East 430 feet of said Lot 3;

ALSO TOGETHER WITH AND SUBJECT TO an access easement over Stephanie Lane private road.