144473 BOOK 223 PAGE 575 FILE SEARCH SECOND SKAULT STAND STAN LER 26 12 46 PH '02

ACTORY

J. MICHAEL GARVISON AFTER RECORDING MAIL TO: American General Finance 3000 NE Andresen Rd #B104 City, State, Zip Vancouver, WA, 98661 Filed for Record at Request of: 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: Statemia County Economic Dovelents Council referred to herein as "subordinator," is mortgage dated. September 30, 1999 which is recorded in volume referred to herein as "subordinator," is the owner and holder of a page GRIC under auditor's file No. 136455 _193 , records of Skamenia County: Caneral Financial referred to herein as "lender," is the owner and holder of a mortgage Off Vices executed by Daniel C. McGill & Midenita B. McGill (which is recorded in volume of Mortgages, page ________ under auditor's file No. 144412 records of Sanaria County) (which is to be recorded concurrently herewith).

Daniel C. Migill and Midmita referred to herein as "owner," is the owner of all the real property described in the mongage includied above in Paragraph 2. 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. "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 It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement. 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 1214 day of 127711

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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.

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