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BOOK 228 PAGE 740

FILED FOR RECORD
SKAMANIA COUNTY, WASH
BY SKAMANIA CO, NDA

AUG 28 4 55 PM '02

J. MICHAEL GARVISON

WHEN RECORDED MAIL TO
U.S. Bank National Association
Retail Service Center
4325 17th Ave. SW
Fargo, ND 58108-2687

SCTC 24986

Deed Of Trust Subordination Agreement

Account No. 70386227001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

This Agreement is made this 12th day of July, 2002, by and between U.S. Bank National Association ND ("Bank") and GMAC Mortgage Corporation ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated June 25, 1999, granted by William J Lacombe and Annette M Lacombe, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Skamania County, Washington, on August 4, 1999, as File No. 135914, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated August 15, 2002 granted by the Borrower, and recorded in the same office on August 28, 2002 as AF# 145790 Vol 228 Pg 720 encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$129,250.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

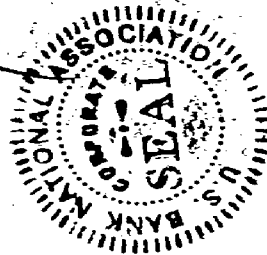
Legal Description:

LOT 3 OF SKAMANIA LIGHT & POWER CO ELEC ADD, BOOK A OF PLATS, PG 42. SEE ATTACHMENT A.
APN: 03073613270000

Property Address 101 Piper Rd, Stevenson, WA 98648

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

Bank Name: U.S. Bank National Association ND

By: Pamela K. Lentz
Title: Operations OfficerSTATE OF North Dakota
COUNTY OF Cass

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 RECORDED 12-1-02
 12-1-02
 12-1-02
 12-1-02

The foregoing instrument was acknowledged before me this 12th day of July, 2002, by (name) Pamela K. Lentz, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association, on behalf of the association.

Ronda A. Severson
 Notary Public

RONDA A. SEVERSON
 Notary Public
 State of North Dakota
 My Commission Expires March 18, 2005

AMETITE LACONER
44400103062270081

ATTACHMENT A
Property Description

LOT 3 OF SEAMANIA LIGHT AND POWER COMPANY'S ELECTRIC
ADDITION, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED
IN BOOK A OF PLATS, PAGE 42, IN THE COUNTY OF SEAMANIA,
STATE OF WASHINGTON.

EXCEPT THE FOLLOWING:

BEGINNING AT THE NORTHEAST CORNER OF SAID LOT 3; THENCE
WEST ALONG THE NORTH LINE OF THE SAID LOT 3 A DISTANCE OF
165 FEET TO THE INITIAL POINT OF THE TRACT HEREBY EXCEPTED;
THENCE SOUTH 5 DEGREES WEST TO THE SOUTHWESTERLY EDGE OF
SAID ELECTRIC ADDITION PLAT; THENCE NORTHEASTERLY ALONG THE
EDGE OF SAID PLAT 250 FEET, MORE OR LESS TO THE INTERSECTION
WITH THE NORTH LINE OF THE SAID LOT 3; THENCE EAST LONG THE
NORTH LINE OF THE SAID LOT 3 A DISTANCE OF 200 FEET, MORE
OR LESS TO THE INITIAL POINT.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS,
OIL, GAS, OR MINERAL RIGHTS OF RECORD, IF ANY.