

147492

BOOK 236 PAGE 651

FILED
SKAMANIA CO. WASH
BY BRADIANA CO. JUNE

FEB 4 10 25 AM '03

J. MICHAEL
J. MICHAEL147492
147492
147492
147492
147492

Page 1 of 2

WHEN RECORDED RETURN TO:

RIVERVIEW COMMUNITY BANK
PO BOX 1068
700 NE FOURTH AVENUE
CAMAS, WA 98607-0068

SCIC 25441



FILED FOR RECORD AT REQUEST OF

Riverview Community Bank

SUBORDINATION AGREEMENT

Reference # (If Applicable)	810001764	
Grantors (Seller): (1)	KEVIN R GABRIEL	Additional on pg.
(2)		Additional on pg.
Grantees (Buyer): (1)	RIVERVIEW COMMUNITY BANK	
(2)		
Legal Description (abbreviated)	GOVLOT 5 SEC 6 T3N R8E	Additional legal on pg.
Assessor's Tax Parcel ID	03 08 06 00 0300 00	

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:

1. RIVERVIEW COMMUNITY BANK, referred to herein as "subordinator", is the owner and holder of a mortgage dated APRIL 30, 2001 which was recorded in Volume 209 of Mortgages, Page 354 under Auditor's file number 140962 records of SKAMANIA County.
2. RIVERVIEW COMMUNITY BANK referred to herein as "lender", is the owner and holder of a mortgage dated JAN 27 03 executed by KEVIN R. Gabriel in Volume 236 of Mortgages, Page 633, under Auditor's file number 147491 (which is recorded is to be recorded concurrently herewith), records of County) (which
3. KEVIN R GABRIEL referred to herein as "owner", is the owner of all the real property described in the mortgage identified above in paragraph 2.
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 or her 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.
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 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 supercede 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, administrator, 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.

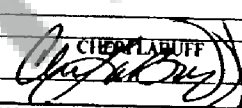
Subordination Agreement continued on page 2 of 2

Subordination Agreement continued

Page 2 of 2

Executed this 24TH day of JANUARY, 2003

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.

		 CHERI LABUFF	
STATE OF WASHINGTON COUNTY OF CLARK On this day personally appeared before me to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that SHE signed the same as HER own free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal This day of		STATE OF WASHINGTON COUNTY OF CLARK On this 24 th day of Jan, 2003, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared CHERI LABUFF to me known to be the VP/SVC & CONSUMER LENDING of RIVERVIEW COMMUNITY BANK, 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 she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation. Witness my hand and official seal hereto affixed the day and year first above written.	
		SUB MAININI STATE OF WASHINGTON NOTARY — PUBLIC My Commission Expires June 2, 2005	
Notary Public In and for the State of Washington Residing at: My Commission Expires:		Notary Public In and for the State of Washington Residing at: My Commission Expires:	
Signature		Signature	