

147744

BOOK 237 PAGE 849

FILED
STATE OF WASH
SKAMANIA CO, TITLE

FEB 26 12 43 PM '03

J. HICKSON

J. HICKSON

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

SCR 25444

By
Notary Public
Notary Public
Notary Public
Notary Public
Notary Public

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 70500066098

This Agreement is made this 25th day of February, 2003, by and between U.S. Bank National Association ND ("Bank") and Com Unity Lending, Inc. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated October 4, 1999, granted by Kerry Anne Spajic and Robert Spajic ("Borrower"), and recorded in the office of the County Recorder, Skamania County, Washington, on December 20, 1999, as Document No. 137063 In Book 195 At Page 678, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 2-6, 2003, granted by the Borrower, and recorded in the same office on 2-6, 2003 as Doc. No. 147743, Book 237, Page 849 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 \$129,000, 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:

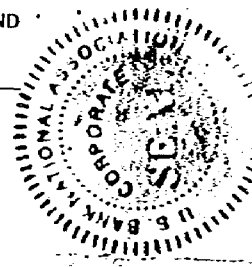
LOTS 6 AND 7, ERICSON VIEW TRACTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK A OF PLATS, PAGE 117, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS, OR MINERAL RIGHTS OF RECORD, IF ANY.

Property Address 62 Erickson View Rd, Underwood, WA 986519134
A.P.N.: 03-10-19-43-0102-00

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: Sherri J. Bernard
Title: Operations Officer



STATE OF North Dakota
COUNTY OF Cass

The foregoing instrument was acknowledged before me this 25th day of February, 2003, by (name) Sherri J. Bernard, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association, on behalf of the association.

PATTI D. MILLER
Notary Public
State of North Dakota
My Commission Expires MAY 24, 2006

Sherri J. Bernard
Notary Public