

148369

BOOK 240 PAGE 662

FILED
SKAMANIA
CLARK COUNTY TITLE

Apr 16 1 40 PM '03

J. PHILLIP L. JOHNSON

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WHEN RECORDED RETURN TO:

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

FILED FOR RECORD AT REQUEST OF

COUNTRYWIDE MORTGAGE

SUBORDINATION AGREEMENT

Reference # (if Applicable)	810008136	
Grantors (Seller): (1)	EDWARD L. TORNOW	Additional on pg.
(2)	DENA TORNOW	Additional on pg.
Grantees (Buyer): (1)	RIVERVIEW COMMUNITY BANK	
(2)		
Legal Description (abbreviated)	NE 1/4 SEC 26, T2N, R5E	Additional legal on pg. 3
Assessor's Tax Parcel ID	02 05 26 00 1900 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 **JULY 3, 2002**, which is recorded in Book 226 of Mortgages, Page 128-133 under Auditor's file number **145182** records of **Skamania County**.
2. **America's Wholesale Lender**, referred to herein as "lender", is the owner and holder of a mortgage dated **4-1-03** executed by **Edward L. Tornow and Dena Tornow, husband and wife**, which is recorded in Volume **240** of Mortgages, Page **662**, under Auditor's file number **148270**, records of **Skamania County** (which is to be recorded concurrently herewith).
3. 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.


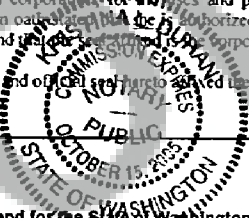

Subordination Agreement continued on page 2 of 2

Subordination Agreement continued

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Executed this 28th day of MARCH, 2002.

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.

	Riverview Community Bank 
STATE OF WASHINGTON COUNTY OF _____ On this day personally appeared before me and to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged that signed the same as 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 28th day of MARCH before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared CLARENCE H. DUNN to me known to be the VICE PRESIDENT, 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, and the uses and purposes therein mentioned, and on said day he was authorized to execute the said instrument and the same was executed in the presence of me, the undersigned, and the corporate seal of said corporation. Witness my hand and official seal hereunto given the day and year first above written.
Notary Public in and for the State of Washington Residing at: _____ My Commission Expires: _____ _____ Signature	 Notary Public in and for the State of Washington Residing at: Clark County My Commission Expires: 10/15/2005  _____ Signature

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Exhibit A

A tract of land in the Southeast quarter of the Southeast quarter of Section 26, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 4 of the KELLETT SHORT PLAT, recorded in Book 3 of Short Plats, page 90, Skamania County, State of Washington.