

512 28374

MORTGAGE SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT entered into between
National City Bank

herein known as "Subordinating Bank" and Homecomings Financial Network,
its successors and/or assigns, herein known as "Lender".

Subordinating Bank is the holder of a Mortgage from

Mark S Irwin and Connie R Irwin,

herein known as "Borrower(s)", which is dated 5/24/05 and recorded on 6/7/05, in
Volume AF# 2005157547, and in the SKAMANIA
County Recorder's Office, State of WASHINGTON

Borrower has secured a loan from Lender and has requested that Subordinating Bank
subordinate Subordinating Bank's Mortgage to mortgage lien of Lender.

THEREFORE, subordinating Bank, for a valuable consideration, the receipt of which is hereby
acknowledged, does hereby subordinate its Mortgage to the mortgage lien of Lender, which lien is in the
maximum amount of

Two Hundred Five Thousand Nine Hundred Dollars and No Cents (\$205,900.00),
dated 11/22/05, and is recorded in Mortgage Records Instrument # 2005159734,
Volume _____, Page _____, in the Clark County Recorder's Office,
State of Washington. Skamania

IN AFFIRMATION of the foregoing, Subordinating Bank has executed this instrument the
21st day of November, 2005.

National City Bank

By: Sue Maynard

Name: Sue Maynard

Title: Officer

WITNESS

Diana Finnemore

Printed Name of Witness

WITNESS

Cynthia C. Caster

Printed Name of Witness

STATE OF OHIO

County of Cuyahoga }

Before me, the undersigned, a Notary Public, in and for said County and State,
this 21st day of November, 2005, personally appeared Sue Maynard, Officer
of National City Bank and acknowledged the execution of the foregoing Mortgage Subordination
Agreement.

My Commission Expires: October 19, 2008

County of Residence: Cuyahoga

Cynthia Peskura
Notary Public: Cynthia Peskura

This instrument prepared by Cindy Peskura, National City Bank.

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PLEASE RETURN TO: NATIONAL CITY BANK, CLS 01-7120, 6750 Miller Road, Brecksville OH 441



CYNTHIA PESKURA
Notary Public
In and for the State of Ohio
My Commission Expires
October 19, 2008