

WHEN RECORDED RETURN TO

Name: JOHN M. DEVNEY, TRUSTEE

Address: 5788 212TH STREET W.

City, State, Zip: FARMINGTON, MN 55024-9621

Subordination Agreement

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 agree as follows:

1. **JOHN M. DEVNEY, Trustee of the John Devney Trustee created 12/7/93** referred to herein as "subordinator", is the owner and holder of a mortgage dated, which is recorded in volume **153** of mortgages, page **567**, under auditor's file No. **123781**, records of **SKAMANIA** County.
2. **Citibank NA** referred to herein as "lender", is the owner and holder of a mortgage dated executed by **MICHAEL M. LEON** and **KATHERINE M. LEON** (which is recorded in volume of mortgages, page under auditor's file No. **2007166579** records of **SKAMANIA** County), (which is to be recorded concurrently herewith).
3. **MICHAEL A. LEON** and **KATHERINE M. LEON**, husband and wife 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 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 of 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 hereto 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 regards to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charges of the mortgage in favor of "lender" above referred to and shall supersede 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, administrators, 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.

Executed this 14 day of May 2007

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.


JOHN M. DEVNEY, TRUSTEE

STATE OF MINNESOTA
COUNTY OF DALLAS

I certify that I know or have satisfactory evidence that John M. Deveney is/are the person(s) who appeared before me, and said persons acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: May 14, 2007

Carl D. Zylgren

Notary Public in and for the State of Minnesota
Residing at 324 Oak St. Franklin MN 55004
My appointment expires: Jan 31, 2010



Unofficial Copy