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Document Title(s)
Subordination Agreement

CRS#4724934

Reference Number(s) of related document

2005157450

Additional reference #'s on page

Grantor(s) (Last, first and Middle Initial)
MERS INC.

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)
WELLS FARGO BANK, N.A.
N/A - (Trustee)

Additional Grantees on page

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)
SW 1/4 OF SEC 28, T 2 N, R 6 E OF WM
Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number
02-06-28-0-0-1201-00
Additional Parcel #'s on page

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein. I am requesting an emergency nonstandard Recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements May cover up or otherwise obscure some part of the text of the original document.

Signature of Requesting Party

Space above line for recording purposes

7080144856028

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

This Agreement is made this 05th day of August 2008, by and between **MERS INC.** with its headquarters located at **3476 STATE VIEW BLVD FORT MILL, SC 29715-7200** (herein called "Lien Holder"), and **Wells Fargo Bank, N.A.**, with its main office located in the State of **Iowa** (herein called the "Lender").

RECITALS

Lien Holder is the beneficiary/mortgagee under a deed of trust/mortgage, dated **May 20, 2005** executed by **Melisa D. Gates, a married woman as her separate estate** (the "Debtor") which was recorded in the county of **SKAMANIA, State of WASHINGTON**, as **2005157450**, on **May 26, 2005** (the "Subordinated Instrument") covering real property located in **STEVENSON** in the above-named county of **SKAMANIA, State of WASHINGTON**, as more particularly described in the Subordinated Instrument (the "Property").

PLEASE SEE ATTACHED EXHIBIT "A" (Legal Description)

Lender will make a loan to the Debtor secured by a deed of trust/mortgage on the Property which will be recorded (the "Lender Instrument"). The Lender Instrument will secure a promissory note/line of credit agreement not to exceed the amount of \$114494.


Lien Holder has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the property and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Lien Holder hereby agrees with Lender as follows:

1. Regardless of any priority otherwise available to Lien Holder, the lien of the Subordinated Instrument is, shall be and shall remain fully subordinate for all purposes to the lien of the Lender Instrument, to the full extent of the sum secured by the Lender Instrument, including not only principal and interest on the principal indebtedness secured thereby but all other sums secured by the Lender Instrument, excluding non-obligatory future advances.
2. Lien Holder warrants to Lender that Lien Holder presently owns the Subordinated Instrument and indebtedness secured thereby, free and clear of all liens, security interests and encumbrances.
3. This Agreement is made under the laws of the State of WASHINGTON. It cannot be waived or changed, except by a writing signed by the parties to be bound thereby. This Agreement is made between Lender and Lien Holder. It shall be binding upon Lien Holder and the successors and assigns of Lien Holder, and shall inure to the benefit of, and shall be enforceable by, Lender and its successors and assigns. Neither the Debtor nor any other person (except Lender, its successors and assigns), shall be entitled to rely on, have the benefit of or enforce this Agreement.

IN WITNESS WHEREOF, this Subordination Agreement is executed on the day and year first above stated. *This subordination agreement shall become invalid in the event that the loan amount exceeds \$114,494.00.

Mortgage Electronic Registration Systems Inc
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


By: Edward A. DeBus
Title: Vice President

STATE OF Maryland

COUNTY Washington

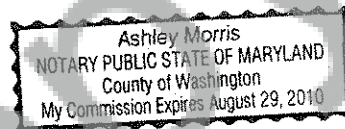
On this 05th day of August, 2008, Before me Ashley Morris, personally

appeared Edward A. DeBus, Vice President ~~XXXX Documentation~~ as OFFICER of
Mortgage Electronic Registration Systems Inc.

- personally known to me
- proved to me on the basis of satisfactory evidence

To be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument, the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of

WITNESS my hand and official seal,



Ashley Morris

Signature of Notary Public

My commission expires: August 29 2010

**EXHIBIT "A"
LEGAL DESCRIPTION**

All that portion of the East half of the East half of the East half of the Southwest quarter of the Southwest quarter of Section 28, Township 2 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, lying Northerly of the centerline of an existing road designated as the Vogt-Proksel Road.

Except the North 500 feet thereof.

Also except that portion conveyed to Skamania Court recorded February 27, 1989, in Book 113, Page 376.

APN: 02-06-28-0-0-1201-00

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