

AFN #2009173522 Recorded 08/03/09 at 04:17 PM  
DocType: MTGS Filed by: SKAMANIA COUNTY TITLE  
COMPANY Page: 1 of 1 Auditor J. Michael Garvison  
Skamania County, WA

WHEN RECORDED MAIL TO:  
Columbia River Bank Retail Lending  
401 E. Third, Suite 200  
The Dalles, OR 97058

Set 31108

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

### Deed of Trust Subordination Agreement

Loan Number: 96853

This Agreement is made this 10th day of July, 2009, by and between *Columbia River Bank* ("Bank") and Wells Fargo Bank ("Refinancer").

Bank is the beneficiary under a Deed of Trust dated February 23, 2009, granted by Benjamin Hausmann ("Borrower"), and recorded in the office of the County Recorder, Skamania County, Washington, on March 2, 2009 as Document No. 2009172177, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a Deed of Trust dated July 25, 2009, 2009, granted by the Borrower and recorded in the same office on August 3, 2009, 2009, as 2009173521, encumbering the property. To induce Refinancer to make a loan to the Borrower, 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 Bank's lien on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Refinancer Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Refinancer Deed of Trust; provided, however, that the total indebtedness secured by Refinancer Deed of Trust does not exceed ~~\$179,701.00~~ exclusive of interest thereon, amounts advanced to protect the lien and priority of the Refinancer 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 Refinancer Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Refinancer Mortgage.

\* \$191,750.00

Legal Description: S15, T3N, R10E

Assessor's Tax Parcel ID#: 03-10-15-0-01701-00

Property Address: 81 Larson Rd., Underwood, WA 98651

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

Bank Name: Columbia River Bank

No Corporate Seal

Wayne Tengwall  
By: Wayne Tengwall  
Title: Retail Credit Manager

STATE OF Washington

COUNTY OF Skamania

The foregoing instrument was acknowledged before me this 10<sup>th</sup> day of July, 2009.

[Signature]  
Notary Public

