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Abbreviated legal: Lt. 2 Rich Meadows Subdivision; Full legal on pg. 3
Pin# 04-07-26-3-0-1504-00

SUBORDINATION AGREEMENT

This agreement made this 28th day of July, 2009 ¹⁰⁰⁹⁻⁰²⁰⁶⁷⁰
^{75920424-Record 3rd}

Between **NORTHWEST ADVENTIST FEDERAL CREDIT UNION** (referred to as subordinating creditor), and **BANK OF AMERICA NA** hereinafter referred to as favored creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$ **100,250.00** accordance with that certain agreement dated on or about **JUNE 29, 2009**, between favored creditor **DAVID ACHZIGER AND DEBRA ACHZIGER AT 122 MEADOW CREST DRIVE CARSON WA 98610** (debtor).

In consideration of favored creditor making aforesaid loan to debtor, subordinating creditor agrees that the lien (hereafter "lien") executed in its favor by original debtor, and recorded on **DECEMBER 13, 2002** held by **NORTHWEST ADVENTIST FEDERAL CREDIT UNION BOOK NUMBER 233 PAGE 719** with original amount of \$ **17,500.00** recorded in **SKAMANIA COUNTY PUBLIC RECORDS, THE STATE OF WASHINGTON** be subject, inferior, junior, secondary and subordinate to a mortgage which is executed by debtor in favor of favored creditor as security for the aforesaid loan, and that said mortgage and debt in favor of favored creditor shall have priority over said mortgage and debt in favor of subordinating creditor, with respect to the property legally described in the mortgage executed in favor of subordinating creditor described above. See Exhibit A attached hereto.

Provided, however, that this agreement to subordinate shall not extend to any advances made by favored creditor after the date of the loan described above (except that this subordination agreement shall extend to any future advances made for taxes and insurance to protect favored creditor's interest), and provided however, that this Agreement is based upon favored creditor's representation that subordinating creditor will not be reduced to less than a second mortgage position by virtue of executing this Agreement.

Subordinating Creditor

By: Pamela L. Lowes
(Signature)

[Signature]
Witness

Pamela L. Lowes
(Print Name)

Abigail Hoffman
Witness

STATE OF) OREGON

COUNTY OF) MULTNOMAH

) SS:
)

On this 28th day of July A.D. 2009, before me, a Notary Public in and for said county, personally appeared Pamela L. Lowes to me personally known, who being by me duly sworn did say that they are president and assistant secretary respectively of said corporation, that the seal affixed to said instrument is the seal of said corporation and that said instrument was signed and sealed on behalf of the said corporation by authority of its board of directors and the said officer acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntarily executed.

[Signature]
NOTARY PUBLIC

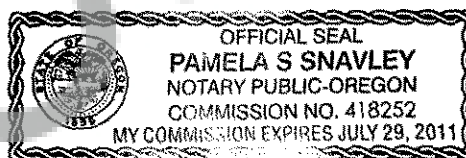


EXHIBIT A

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Skamania, STATE OF Washington, AND IS DESCRIBED AS FOLLOWS: LOT 2, RICH MEADOWS SUBDIVISION, RECORDING TO THE PLAT THEREOF, RECORDED IN BOOK "B" OF PLATS, PAGE 160, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

Parcel ID: 04-07-26-3-0-1504-00

Commonly known as 122 MEADOW CREST Drive, Carson, WA 98610

However, by showing this address no additional coverage is provided



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