

**RETURN DOCUMENT TO:**

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Aliquippa, PA 15001

*502 3/1/98*

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**DOCUMENT TITLE(S):**

**SUBORDINATION**

**AUDITOR FILE NUMBER & VOL. & PG. NUMBERS OF DOCUMENT(S)  
BEING ASSIGNED OR RELEASED:**

*2007166894*

Additional reference numbers can be found on page 2 of document.

**GRANTOR(S):**

**LACAMAS COMMUNITY CREDIT UNION**

Additional grantor(s) can be found on page \_\_\_\_\_ of document.

**GRANTEE(S):**

**JP MORGAN CHASE BANK, N.A.**

Additional grantee(s) can be found on page \_\_\_\_\_ of document.

**ABBREVIATED LEGAL DESCRIPTION: (Lot, block, plat name OR; qtr/qtr,  
section, township and range OR; unit, building and condo name.)**

**SECTION 11, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE  
MERIDIAN, SKAMANIA COUNTY, WASHINGTON**

Additional legal(s) can be found on page 4 of document.

**ASSESSOR'S 16-DIGIT PARCEL NUMBER:**

**01051120130200**

Additional numbers can be found on page \_\_\_\_\_ of document.

The Auditor/Recorder will rely on the information provided on this form. The responsibility for the accuracy of the indexing information is that of the document preparer.

## AFTER RECORDING MAIL TO:

Chicago Title  
ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001

Name: Lacamas Community Credit UnionAddress PO Box 1108City, State, Zip Camas, WA 98607Filed for Record at Request of: 1960665Prepared by: 1960665

Lacamas Community Credit Union

P.O. Box 1108

Camas, WA 98607

TAX ID: 01051120120200

**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 agrees as follows:

1. Lacamas Community Credit Union referred to herein as "subordinator," is the owner and holder of a mortgage dated July 17, 2007 which is recorded in volume \_\_\_\_\_ of Mortgages, page \_\_\_\_\_ under auditor's file No. 2007166894, records of Clark County.
2. JP Morgan Chase Bank referred to herein as "lender," is the owner and holder of a mortgage dated 7-27-2007 executed by Brian R. Bea and Jody J. Bea (which is recorded in volume 2009113746 of Mortgages, page \_\_\_\_\_ under auditor's file No. \_\_\_\_\_, records of \_\_\_\_\_ County) (which is to be recorded concurrently herewith).
3. Brian R. Bea and Jody J. Bea 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 or 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 regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge 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.
9. The dollar amount of this request not to exceed \$417,000.00

Executed this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

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 TOHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

Lacamas Community Credit Union

By *Rachael McIlvenny*  
Rachael McIlvenny

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

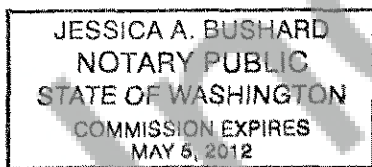
STATE OF WASHINGTON)

)-ss

COUNTY OF CLARK)

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

Dated: 7/9/09



*Jessica A. Bushard*  
Notary Public in and for the state of Washington  
My appointment expires: May 5, 2012

STATE OF WASHINGTON

COUNTY OF CLARK

I certify that I know or have satisfactory evidence that \_\_\_\_\_ (is/are) the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) (is/are) authorized to execute the instrument and acknowledged it as the \_\_\_\_\_ of Lacamas Community Credit Union to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in this instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public in and for the state of \_\_\_\_\_  
My appointment expires: \_\_\_\_\_

EXHIBIT 'A'

A tract of land located in the Northwest Quarter of Section 11, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows:

Beginning at the Northwest corner of said Northwest Quarter, thence East along the North line of said Northwest Quarter, for a distance of 453.80 feet to the Northwest corner of a tract of land described in Book 157, Page 950 of Skamania County Deed Records, said corner being the TRUE POINT OF BEGINNING;

Thence South  $01^{\circ}12'12''$  West, for a distance of 582.59 feet, more or less, to the Northerly Right-of-Way of Miller Road;

Thence Westerly and Southerly along said Right-of-Way to a point which bears South  $21^{\circ}15'36''$  East, a distance of 1,095.13 feet from the Northwest corner of said Section 11;

Thence South  $21^{\circ}04'48''$  East, for a distance of 72.45 feet;

Thence North  $87^{\circ}32'58''$  East, for a distance of 309.75 feet;

Thence South  $35^{\circ}53'45''$  East, for a distance of 70.30 feet;

Thence South  $60^{\circ}19'17''$  East, for a distance of 77.18 feet;

Thence South  $84^{\circ}07'08''$  East, for a distance of 136.04 feet;

Thence North  $67^{\circ}16'38''$  East, for a distance of 117.36 feet;

Thence North  $41^{\circ}50'58''$  East, for a distance of 76.00 feet;

Thence North  $22^{\circ}40'06''$  East, for a distance of 75.67 feet;

Thence North  $04^{\circ}22'19''$  East, for a distance of 90.89 feet;

Thence North  $24^{\circ}50'24''$  West, for a distance of 45.15 feet;

Thence North  $26^{\circ}30'30''$  East, for a distance of 343.20 feet;

Thence North  $01^{\circ}12'36''$  East, for a distance of 543.95 feet, more or less, to the North line of said Section 11; Thence Westerly along the North line of said Section 11 to the TRUE POINT OF BEGINNING.