

Recording Requested by: LSI
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Non-Aqua Dept./ Cheng Em
2550 N Red Hill Ave.
Santa Ana, CA 92705

Document Title(s)
SUBORDINATION AGREEMENT

See 3/333
CRS# 6911214

Reference Number(s) of related document

2008/170 345
Additional reference #'s on page

Grantor(s) (Last, first and Middle Initial)

STEVAN G HERBST

WENDY L HERBST

Additional grantors on page

Grantee(s) (Last, First and Middle Initial)

WELLS FARGO BANK, N.A.

NORTHWEST TRUSTEE SERVICES LLC - (Trustee)

Additional Grantees on page

**Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range
quarter)**

S11, T1N, R5E.

Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number

01-05-11-2-0-1102-00

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

AFTER RECORDING MAIL TO:

Name iQ Credit Union

Address P.O. Box 1739

City, State, Zip Vancouver, WA 98668

Filed for Record at Request of:

Account # XX790-52

SUBORDINATION AGREEMENT

KA - 6911214

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. iQ Credit Union referred to herein as "subordinator," is the owner and holder of mortgage dated 6/30/08 which is recorded in volume _____ of Mortgages, page _____ under auditor's file No. 2008170345, records of Skamania County.
2. Wells Fargo Bank N.A. referred to herein as "lender," is the owner and holder of a mortgage dated 10-30-2007 executed by STEVAN G + Wendy C. Herbst (which is recorded in volume 2009174267 of Mortgages, page _____ under auditor's file No. _____, records of SKAMANIA county) (which is to be recorded concurrently herewith).
3. Stevan Herbst and Wendy Herbst 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 had 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.
New loan not to exceed \$415,518.97.

Executed this 29th day of September, 2009.

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 EDUCATION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

By Kristin Tash/Lending Relations Officer/iQ Credit Union

By 

By _____

By _____

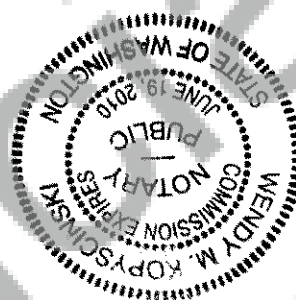
By _____

By _____

By _____

By _____

STATE OF Washington)
COUNTY OF Clark)-SS



I certify that I know or have satisfactory evidence that Kristin Tash (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: 9/29/09

Notary Public in and for the state of Washington

My appointment expires: 9/19/10

STATE OF _____)
COUNTY OF _____)-SS

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 and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: _____

Notary Public in and for the state of _____

My appointment expires: _____

**LEGAL DESCRIPTION
EXHIBIT "A"**

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

Lot 2 of the W. Barber Short Plat No. 1, recorded in Book 3 of Short Plats, Page 26, Skamania County Records.

APN: 01-05-11-2-0-1102-00

(Order Id # 6911214)