

AFTER RECORDING MAIL TO:

First Independent Bank
PO Box 8904
Vancouver, WA 98668

7284110 502-314553

SUBORDINATION AGREEMENT

Date: December 11, 2009

Reference No. : 2007166845

Grantor: Gary White and Eilene White

Grantees: 1. First Independent Bank
2. UPF Incorporated, a Washington corporation, Trustee

Legal Description: NE 1/4 SEC 27 T4N R7E

Assessor's Property Tax Parcel ID# 04-07-27-0-0-0300-00

WHEREAS, Gary White and Eilene White, did execute and deliver to First Independent Bank a certain Deed of Trust recorded in the real property records of Skamania, Washington, recording #2007166845 covering the real property therein, and hereinafter described and whereas, the undersigned First Independent Bank is desirous of subordinating said Deed of Trust and making same second, subservient, subject and inferior to the lien of Wells Fargo, which will be recorded in the real property records of Skamania, Washington, in an amount not to exceed \$202,350.54, executed by the said Gary White and Eilene White on the property described as:

A tract of land in the North Half of the Northeast Quarter of section 27, Township 4 North, Range 7 East of the Willamette Meridian, in the county of Skamania, State of Washington, described as follows:

Lot 3 of the Jerry Shepard Short Plat, recorded in Book 3 of Short Plats, Page 255, Skamania County Records

Excepting therefrom the following:

1. That portion conveyed to Jerry D. Shepard, et ux, by instrument recorded in Book 164, Page 765. Re-recorded December 1, 2004 in Auditor File No. 2004155449
2. That portion conveyed to Walter L. Loehrke, et ux, by instrument recorded in Auditor File No. 2004152897. Re-recorded December 7, 2004 in Auditor File No. 2004155505
3. That portion conveyed to Walter L. Loehrke, et ux, by instrument recorded in Auditor File No. 2004154999. Re-recorded December 7, 2004 in Auditor File No. 200415504

NOW, THEREFORE, premises considered and the payment of \$100.00 and other good and valuable consideration, the receipt and sufficiency of which is acknowledged, in hand paid by the said Wells Fargo, and the payment of \$50.00 and other good and valuable consideration, the receipt and sufficiency of which is acknowledged, in hand paid by the said Gary White and Eileen White the undersigned First Independent Bank does by the presents, make, declare and confirm that the said Deed of Trust above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above Deed of Trust to Wells Fargo, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said First Independent Bank has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

First Independent Bank

By: Kathie L. Stone

Title: AVP / Team Leader

STATE OF WASHINGTON)
) ss.
County of Clark)

I certify that I know or have satisfactory evidence that Kathie L. Stone is the person who appeared before me and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the AVP / Team Leader of First Independent Bank, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: December 14th, 2009.

ANDREW T. LEPLY
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
JUNE 1, 2012

Andrew T. Lepley
Notary Public in and for the
State of Washington,
Residing at Clark County.
My appointment expires: 6/1/2012