AFN #2010175881 Recorded 07/07/10 at 10:52 AM DocType: MTGS Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 5 Auditor Timothy O. Todd Skamania County, WA

RETURN ADDRESS:

LSI Non-Aqua Dept./ Anabel Garcia 2550 N Red Hill Ave. Santa Ana, CA 92705

Sen 31704

DOCUMENT TITLE(S): Subordination Agreement

REFERENCE NUMBER(S) OR RELATED DOCUMENTS: 8484225

2008/69 //8 GRANTOR(S): GLENN E MORRIS

JESSICA A WEBB

GRANTEE(S): WELLS FARGO BANK, N.A.

TRUSTEE: NORTHWEST TRUSTEE SERVICES LLC

LEGAL DESCRIPTION: S2, T2N, R7E

Assessor's Tax Parcel ID Number: 02-07-02-1-1-0100-00

The County Auditor will rely on the information provided on this form. The staff will not read the document to verify the accuracy of completeness of the indexing information provided herein.

Sign below only if your document is Non-Standard.

I am requesting an emergency non-standard 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 parts of the text of the original document. The fee for non-standard processing is \$50.00

Signature of Requesting Party

AFN #2010175881 Page: 2 of 5

This Instrument Prepared by: Wells Fargo P.O. Box 4149 MAC P6051-019 Portland, OR 97208-4149 1-800-945-3056

[Space Above This Line for Recording Data]

Reference: 221352531950414

Account: XXX-XXX-XXX3355-1998

SUBORDINATION AGREEMENT SHORT FORM DEED OF TRUST

Effective Date: 3/22/2010

Owner(s):

Glenn E Morris

Jessica A Webb

Current Lien Amount: \$37,000.00.

Senior Lender: Wells Fargo Bank, N.A.

Subordinating Lender: Wells Fargo Bank, N.A.

If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.

Trustee: Wells Fargo Financial National Bank

Property Address: 25 IMAN CEMETERY ROAD, STEVENSON, WA 98648-0000

AFN #2010175881 Page: 3 of 5

THIS AGREEMENT (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

Glenn E Morris, Unmarried and Jessica A Webb, Unmarried (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Short Form Deed Of Trust given by the Borrower, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 19th day of February, 2008, which was filed in Document ID# 2008169118 at page N/A (or as No. N/A) of the Official Records in the Office of the Auditor of the County of Skamania, State of Washington (the "Existing Security Instrument"). The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to GLENN MORRIS and JESSICA WEBB (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$294,019.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

A. Agreement to Subordinate

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

B. Appointment of Substitute Trustee If Applicable

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

C. General Terms and Conditions

Binding Effect – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

Nonwaiver – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.

AFN #2010175881 Page: 4 of 5

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:		$I \wedge I$
Wells Fargo Bank, N.A.		7 / B
By 102	· .	3/22/201 <u>0</u>
(Signature)		Date
(·)		
Barbara Edwards	47 [1	W
(Printed Name)		
Work Director	\vee \vee	
(Title)		
- X		- 4

		- 1
FOR NOTARIZATION OF LENDER PERSONNE	L	
	· /	
STATE OF <u>OREGON</u>) ss.		
COUNTY OF WASHINGTON)	- 1	
4		
The foregoing Subordination Agreement was acknowled	edged before me, a notary public	or other official qualified to
administer oaths this 23 day of MADM, 2010		
Subordinating Lender named above, on behalf of said S	Subordinating Lender pursuant to	authority granted by its
Board of Directors. S/he is personally known to me or	nas produced satisfactory proof o	of his/her identity.
Md_ y W (Notary F	hublio)	
Motary P	dolle)	
My Commission Expires: //28/2011		
		OFFICIAL SEAL
,		NOTARY PUBLIC-OREGON
	NA COLI	COMMISSION NO. 413764 MISSION EXPIRES JAN. 28, 2011
	. MY GUMN	middium Expires Jan. 28, 2011

AFN #2010175881 Page: 5 of 5

LEGAL DESCRIPTION EXHIBIT "A"

Beginning at the Northeast corner of Section 2, Township 2 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington; thence South 89 degrees 33' 55" West 330 feet to the Northeast corner of Lot 2 of the George Christensen-Sam Melonas Short Plat, recorded in Book 'T' of Short Plats, Page 18; thence South 0 degrees 02' 34" East along said East line 231 feet; thence North 89 degrees 33' 55" East 330 feet to the East line of said Section 2; thence North 00 degrees 02' 34" West 231 feet to the true point of beginning.

Except that portion lying Easterly of the Easterly right of way lines of Iman Cemetery Road as recorded in Auditor File No. 2004154419, Skamania County Records.

APN: 02-07-02-1-1-0100-00

(Order Id # 8484225)