When Recorded Return To:

KEY BANK NAT'L ASSOC. P.O. BOX 16430 **BOISE, ID 83715**

> Sen 31812 Please print or type information

Document Title(s) (or transactions contained therein):

1.SUBORDINATION AGREEMENT 2.

Reference Number(s) of Documents assigned or released: (on page of document(s)) $z \cos 1/70/26$

Grantor(s) (Last name first, then first name and middle initial)

1. KEYBANK NATIONAL ASSOCIATION

2. 3.

4.

5. [] Additional names on page of document.

Grantee(s) (Last name first, then first name and middle initial)

1. METLIFE HOME LOANS

2.

3.

Additional names on page of document.

Legal Description (abbreviated: ie; lot, block, plat or section, township, range)

91 Circle Dr., Underwood, Wa 98651

LOT 25 So Te TRACTS Account

Level Level B A of Plats

Assessor's Property Tax parcel/Account Number

03-10-22-1-4-0600-00

[] Full legal on page of document

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

Escrow File No. 10-6142LK

AFN #2011177447 Page: 2 of 3

SUBORDINATION AGREEMENT

THIS AGREEMENT made this 30th day of December, 2010, in favor of METLIFE HOME LOANS it's successors and/or assigns, with an office at 4000 HORIOZON WAY, IRVING, TX 75063 ("Lender") by KeyBank National Association, having a place of business at 4910 Tiedeman Road, Ste B, Cleveland, Ohio 44144. ("Subordinate Lender")

WITNESSETH:

WHEREAS, Subordinate Lender is the owner and holder of the following Mortgage/Deed of Trust covering the property located at 91 CIRCLE DR, UNDERWOOD, WA 98651 and as more fully described therein ("Mortgaged Property"), and of the note or bond which said Mortgage/Deed of Trust secures ("Subordinate Lender Note"):

a) Mortgage/Deed of Trust dated June 5, 2008, made by: MARK PRUSSING to KeyBank National Association to secure the sum of \$150,000.00 recorded on Real Property in the SKAMANIA County Recorder/Clerk's Office in WA Book/Liber 2008170126 Page N/A. ("Subordinate Lender Mortgage").

WHEREAS, on condition that the Subordinate Lender Mortgage/Deed of Trust be subordinated in the manner hereinafter appearing, Lender has or is about to accept a mortgage covering the Mortgaged Property, made by MARK W PRUSSING ("Borrower") to Lender to secure an amount not to exceed (\$411,000.00) and interest, said mortgage being hereinafter collectively referred to as the "Lender Mortgage".

NOW, THEREFORE, in consideration of One Dollar (1.00) and other good and valuable consideration and to induce Lender to accept the Lender Mortgage the receipt and sufficiency of said consideration being hereby acknowledged, Subordinate Lender does hereby covenant, consent and agree with Lender as follows:

The Subordinate Lender Mortgage/Deed of Trust shall be and is hereby made subject and subordinate in lien to the lien of the Lender Mortgage in the principal amount not to exceed \$411,000.00 and interest together with any and all advances heretofore or hereinafter made and pursuant to the Lender Mortgage and together with any and all renewals or extensions of the Lender Mortgage or the note secured thereby, ("Lender Note").

THIS AGREEMENT may not be changed or terminated orally and shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns, of the parties hereto.

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IN WITNESS WHEREOF, Subordinate Lender hereto has duly executed this agreement the day and year first above written.

KeyBank National Association

MICHAEL J. QUEST, AVP

STATE OF OHIO

COUNTY OF STARK

x find Titley, with s LINDA FRITCHLEY, WITHESS MANCY L. KING, 19 TANA

Before me, a Notary Public in and for the said County and State, personally appeared MICHAEL J. QUEST, AVP of KEYBANK NATIONAL ASSOCIATION, the corporation which executed the foregoing instrument who acknowledged that they did sign the foregoing instrument for and on behalf of said corporation, being thereunto duly authorized, and that the same is the free act and deed individually and as such officers and free act of deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Canton, Ohio, this the 30th day of December, 2010.



NANCY L. KING Notary Public, State of Ohio My Commission Expires September 22, 2012

Notary Public
My commission expires:

THIS INSTRUMENT PREPARED BY: KeyBank National Association

When recorded mail to: KeyBank National Association P.O.Box 16430 Boise, ID 83715