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DOCUMENT TITLE(S):

SUBORDINATION

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

2007167801

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

GRANTOR(S):

RIVERVIEW COMMUNITY BANK

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

GRANTEE(S):

JPMORGAN 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.)**

**LOT 4, CHRISTAL SHORT PLAT, SECTION 23, TOWNSHIP 2 NORTH,
RANGE 5 EAST, SKAMANIA COUNTY**

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

ASSESSOR'S 16-DIGIT PARCEL NUMBER:

02052320040000

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.

~~WHEN RECORDED RETURN TO:~~

RIVERVIEW COMMUNITY BANK
PO BOX 872290
VANCOUVER, WA 98687



FILED FOR RECORD AT REQUEST OF

RIVERVIEW COMMUNITY BANK

SUBORDINATION AGREEMENT

Reference # (If Applicable):	700206334	Additional on pg.
Grantors (Seller): (1)	Robert I Serafini	Additional on pg.
(2)	Kathleen C Walker	
(3)		
Grantees (Buyer): (1)		
(2)		
Legal Description (abbreviated):	Sec 23 T2N R5E	Additional legal on pg.
Assessor's Tax Parcel ID	02-05-23-2-0-0400-00	

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LEIN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

The undersigned subordinator and owner agrees as follows:

1. RIVERVIEW COMMUNITY BANK, referred to herein as "subordinator", is the owner and holder of a mortgage dated September 24, 2007, which mortgage is duly recorded on September 25, 2007, under Auditor's File No. 2007167801, records of Skamania County.
2. JP Morgan Chase Bank, N.A., referred to herein as "lender", is the owner and holder of a mortgage dated 4-20-2011, executed by _____ (which is recorded on 10-16-11, in Skamania County) (which is to be recorded concurrently herewith).
3. Robert I Serafini and Kathleen C Walker 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 or her 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 there under, 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 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 supercede 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, administrator, 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.

Subordination Agreement continued on page 2 of 2

Subordination Agreement continued

Page 2 of 2

Executed this 8TH day of APRIL 2011.

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 EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

RIVERVIEW COMMUNITY BANK

[Signature]
Cheri Smith, Senior Vice President

STATE OF WASHINGTON
COUNTY OF CLARK

On this 8th day of April, 2011 before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Cheri Smith to me known to be the Senior Vice President of Riverview Community Bank the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.
Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Washington

Residing at: Washunga

My Commission Expires: July 1, 2014

[Signature]
Signature

KENNA CHRISTOPHER
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
JULY 01, 2014

Return To
Chicago Title
ServiceLink Division
4000 Industrial Blvd
Aliquippa PA 15001

EXHIBIT 'A'

Lot 4 M.E. Christal Short Plat, according to the Plat thereof recorded in Book 1, Page 85, Skamania County Short Plat records, more particularly described as follows:

That portion of Section 23, Township 2 North, Range 5 East, Willamette Meridian, Skamania County, Washington described as follows:

The Northwest quarter of the Northwest quarter and the Northwest quarter of the Southwest quarter of the Northwest quarter of said Section 23.

EXCEPTING THEREFROM that portion lying Easterly of the thread of the Washougal River. ALSO EXCEPTING THEREFROM the North 1200.00 feet of said Northwest quarter.