

SJ2-0222

**When recorded return to:**  
Stewart Lender services/Joanne Bui  
9700 Bissonnet Suite 1500  
Mail-Stop SLS 1980  
Houston, TX 77036

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

**Deed Of Trust Subordination Agreement**

Account No. 6391

1120710

This Agreement is made this December 22, 2012, by and between U.S. Bank National Association ND ("Bank") and U.S. BANK NA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated APRIL 22, 2008, granted by PAUL V HERSCHELL, A SINGLE PERSON ("Borrower"), and recorded in the office of the County Recorder, SKAMANIA County, Washington, on Book \_\_\_\_\_, Page \_\_\_\_\_, as Document 2008169754, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 1/10, 2013, granted by the Borrower, and recorded in the same office on 1/22, 2013, as 2013-000113, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$177,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: See Attached Legal

Property Address 104 AMBER WAY NORTH BONNEVILLE WA 98639

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

Bank Name: US Bank, National Association ND

By: Joseph Berenz  
Joseph Berenz, Loan Operations Officer

STATE OF Wisconsin )

COUNTY OF Winnebago )

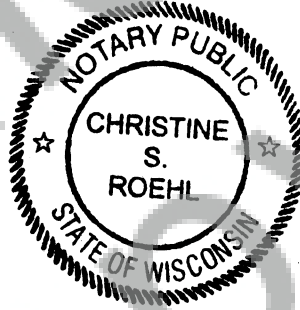
The foregoing instrument was acknowledged before me December 22, 2012, by Joseph Berenz, Loan Operations Officer of US Bank National Association ND, a national banking association, on behalf of the association.

Christine S. Roehl

Christine S. Roehl, Notary Public  
My Commission Expires on 02/03/2013

Jill Wara

Prepared by: Jill Wara



UNOFFICIAL COPY

Loan #3000636391

Lot 4 Amber Oaks according to the recorded plat recorded in Book B  
of Plats, Page 117, in the County of Skamania, State of Washington.

Unofficial  
Copy