AFN #2013000733 Recorded 04/15/2013 at 11:02 AM DocType: SUBOR Filed by: INDECOMM GLOBAL SERVICES Page: 1 of 3 Auditor Timothy O. Todd Skamania County, WA

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## Deed Of Trust Subordination Agreement

Account No. 323535

This Agreement is made this April 2, 2013, by and between U.S. Bank National Association ND ("Bank") and U.S. Bank National Association ND ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 11/15/2004, granted by Norma L. Harrison and Michael A. Harrison, husband and wife ("Borrower"), and recorded in the office of the Register of Deeds, Skamania County, Washington, on Book , Page , as Document 2004155586, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 08/03/2012, granted by the Borrower, and recorded in the same office on 08/27/2012, as 2012181361, 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 \$146,176.95, 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.

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Legal Description: See Attached Legal

Property Address 272 Ward Rd., Washougal, WA 98671

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

Bank Name: US Bank, National Association ND

By: Steven Barnes, Vice President

STATE OF Wisconsin

COUNTY OF Winnebago

The foregoing instrument was acknowledged before me April 2, 2013, by Steven Barnes, Vice President of US Bank National Association ND, a national banking association, on behalf of the association.

Susan J. Bishop, Notary Public

My Commission Expires on 10/18/2015

Prepared by: Shannon Hensel

SUSAN J. BISHOP

OF WISCON

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## EXHIBIT A

LOT 5 OF WARD ACRES ANNEX ACCORDING TO THE PLAT THEREOF ON FILE AND RECORD AT PAGE 152 OF BOOK 'A' OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

SITUATED IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON:

ABBRV. LEGAL:

LT. 5 OF WARD ACRES ANNEX PG 152 BK 'A'.

Permanent Parcel Number: 01050640070000 MICHAEL A. HARRISON AND NORMA L. HARRISON

272 WARD ROAD, WASHOUGAL WA 98671

\*U03725620\*

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