AFN #2013001177 Recorded 05/30/2013 at 12:55 PM DocType: SUBOR Filed by: FIRST AMERICAN Page: 1 of 3 Auditor Timothy O. Todd Skamania County, WA

WHEN RECORDED, RETURN TO: FIRST AMERICAN MORTGAGE SERVICES 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

WHEN RECORDED MAIL TO U.S. Bank National Association

Retail Service Center 1850 Osborn Ave. Oshkosh, WI 54903-2746

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 0201

This Agreement is made this April 8, 2013, by and between U.S. Bank National Association ND ("Bank") and AMERICASH ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated December 30, 2009, granted by Lori L Higgins, unmarried ("Borrower"), and recorded in the office of the Register of Deeds, Skamania County, Washington, on Book , Page , as Document 2010174748, encumbering the real property Refinancer is the beneficiary under a deed of trust (the "Senior Deed described therein (collectively, the "Property"). April of Trust") dated ___ 2013 , granted by the Borrower, and recorded in the same office on 2013001176 , 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 \$157,000.00, 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.

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Legal Description: See Attached Legal

Property Address 906 Nicklous Ct, Stevenson, WA 98648

PIN: 03073633030500

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 <u>Wisconsin</u>
COUNTY OF <u>Winnebago</u>

The foregoing instrument was acknowledged before me April 8, 2013, by Steven Barnes, Vice President of US Bank National Association ND, a national banking association, on behalf of the association.

Christine S. Roehl, Notary Public My Commission Expires on 1/29/2017

Prepared by: Chelsie Flink

CHRISTINE S AMEHL Notary Public State of Wisconsin AFN #2013001177 Page: 3 of 3

EXHIBIT 'A'

File No.:

7944128c (MP)

LOT 6 OF SUBDIVISION NO. SD-97-01, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK 'B' OF PLATS, PAGE 89, IN THE COUNTY OF SKAMANIA STATE OF WASHINGTON.

FOR INFORMATION ONLY: LOT 6, NO. SD-97-01, BOOK B PLATS, PG. 89, SKAMANIA COUNTY, WA

A.P.N. 03-07-36-3-3-0305-00

WA

FIRST AMERICAN ELS
SUBORDINATION AGREEMENT

