


Return Address:

Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

<b>Document Title(s)</b> (or transactions contained therein): (all areas applicable to your document <u>must</u> be filled in) <b>SUBORDINATION AGREEMENT</b> <i>Rec 2nd</i>
<b>Reference Number(s) of related Documents:</b> 2008168717 Additional reference #'s on page <u>2</u> of document
<b>Grantor(s)</b> (Last name, first name, initials) STERLING SAVINGS BANK DBA STERLING BANK  Additional names on page _____ of document.
<b>Grantee(s)</b> (Last name first, then first name and initials) JPMORGAN CHASE BANK, N.A.  Additional names on page _____ of document.
<b>Trustee</b>
<b>Legal description</b> (abbreviated: i.e. lot, block, plat or section, township, range) SW 1/4 SEC 20 T2N R10E  Additional legal is on page <u>6</u> of document.
<b>Assessor's Property Tax Parcel/Account Number</b> 03-10-20-0-0-1101-00 <input type="checkbox"/> Assessor Tax # not yet assigned
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.    USR / 78670769

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

 Signature of Requesting Party

**WHEN RECORDED RETURN TO:**

**STERLING SAVINGS BANK dba  
STERLING BANK  
PO BOX 2224  
ATTN: LOAN SUPPORT  
SPOKANE, WA 99210**

**LOAN: 61056667**

78670769

**SUBORDINATION AGREEMENT**

Rec 2nd

57667954-1974316

1. **STERLING SAVINGS BANK dba STERLING BANK** referred to herein as "subordinator", is the owner and holder of a deed of trust dated **January 14, 2008** which is recorded on **January 15, 2008** in the amount of **\$18,700.00** under auditor's file No **2008168717**, records of **Skamania** County.

2. JPMorgan Chase Bank N.A. referred to herein as "lender" is the owner and holder of the deed of trust dated 4/26/2013 in the amount of \$ 55,327.00, executed by Steven Koch and Lori Koch under auditor's file No. 2013001252, records of Skamania County (which is to be recorded concurrently herewith).

3. **Steven Koch and Lori Koch**, referred to herein as "owner," is the owner of all the real property described in the deed of trust 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 deed of trust and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of the deed of trust identified in Paragraph 1 above to the lien of "lender's" deed of trust identified in Paragraph 2 above, and all advances or charges made or accruing hereunder, 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" deed of trust, 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 deed of trust or see to the application of "lender's" deed of trust funds, and any application or use of such funds for purposes other than those provided for in such deed of trust, note or agreements shall not defeat the subordination herein made in whole or in part.

6. It is understood by the parties hereto that "lender" would not make the loan secured by the deed of trust 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 deed of trust first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the deed of trust first above mentioned, which provide for the subordination of the lien or charge thereof to a deed of trust or deeds of trust to be thereafter executed.

8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement.

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, THAT PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

Executed: **April 4, 2013**

**STERLING SAVINGS BANK dba STERLING BANK**

  
Kathy M Starke Lending Production Specialist

Steven Koch

Lori Koch

WHEN RECORDED RETURN TO:

STERLING SAVINGS BANK dba  
STERLING BANK  
PO BOX 2224  
ATTN: LOAN SUPPORT  
SPOKANE WA 99210  
LOAN: 61055667


SUBORDINATION AGREEMENT

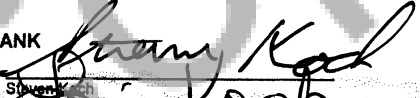

1. **STERLING SAVINGS BANK dba STERLING BANK** referred to herein as "subordinator", is the owner and holder of a deed of trust dated **January 14, 2008** which is recorded on **January 15, 2008** in the amount of **\$18,700.00** under auditor's file No **2008168717**, records of **Skamania** County.
2. \_\_\_\_\_ referred to herein as "lender" is the owner and holder of the deed of trust dated \_\_\_\_\_, in the amount of \$ \_\_\_\_\_, executed by \_\_\_\_\_ under auditor's file No. \_\_\_\_\_, records of \_\_\_\_\_ County (which is to be recorded concurrently herewith).
3. ~~Steven Koch~~ and **Lori Koch**, referred to herein as "owner," is the owner of all the real property described in the deed of trust 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 deed of trust and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of the deed of trust identified in Paragraph 1 above to the lien of "lender's" deed of trust identified in Paragraph 2 above, and all advances or charges made or accruing hereunder, 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" deed of trust, 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 deed of trust or see to the application of "lender's" deed of trust funds, and any application or use of such funds for purposes other than those provided for in such deed of trust, note or agreements shall not defeat the subordination herein made in whole or in part.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the deed of trust 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 deed of trust first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the deed of trust first above mentioned, which provide for the subordination of the lien or charge thereof to a deed of trust or deeds of trust to be thereafter executed.
8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement.

Koch

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Executed: April 4, 2013

STERLING SAVINGS BANK dba STERLING BANK

  
Kathy M Starker Lending Production Specialist

  
Steven Koch  
  
Lori Koch

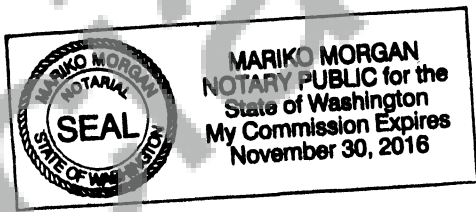
**ACKNOWLEDGMENT – Corporate**

STATE OF WASHINGTON  
COUNTY OF SPOKANE

On **April 4, 2013**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Kathy M Starkel known to me to be the Lending Production Specialist of Sterling Savings Bank dba Sterling 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 **he/she** is authorized to execute the said instrument

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 Spokane Co.  
My appointment expires Nov 30, 2016



**ACKNOWLEDGMENT – Individual**

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

On this day personally appeared before me \_\_\_\_\_, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that **he/she** signed the same as **his/her** free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

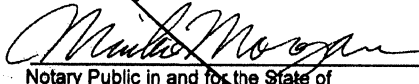
\_\_\_\_\_  
Notary Public in and for the State of \_\_\_\_\_,  
residing at \_\_\_\_\_  
My appointment expires \_\_\_\_\_

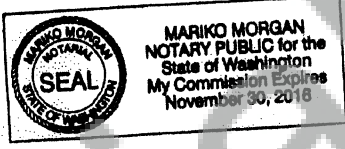
**ACKNOWLEDGMENT - Corporate**

STATE OF WASHINGTON  
COUNTY OF SPOKANE

On April 4, 2013, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Kathy M Starkel known to me to be the Lending Production Specialist of Sterling Savings Bank dba Sterling 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 ~~he/she~~ is authorized to execute the said instrument

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 Spokane Co.  
My appointment expires Nov 30, 2016




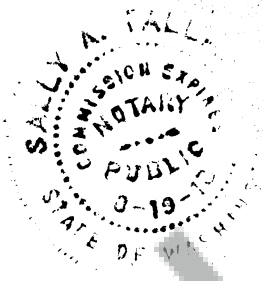
**ACKNOWLEDGMENT - Individual**

STATE OF Washington  
COUNTY OF Blaine

On this day personally appeared before me Steven Koch & Roni Koch, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that ~~he/she~~ signed the same as ~~his/her~~ free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 3 day of May, 2013

  
Notary Public in and for the State of Washington  
residing at White Salmon, WA  
My appointment expires 8-19-13





**Exhibit A**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAMANIA, STATE OF Washington, AND IS DESCRIBED AS FOLLOWS:

A TRACT OF LAND IN THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF THE SAID SECTION 20; THENCE NORTH 640 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE WEST 217 FEET; THENCE NORTH 200 FEET; THENCE EAST 217 FEET; THENCE SOUTH 200 FEET TO THE POINT OF BEGINNING.

Parcel ID: 03-10-20-0-0-1101-00

Commonly known as 11 GEORGE ST, Underwood, WA 98651  
However, by showing this address no additional coverage is provided

ABBREVIATED LEGAL: SW 1/4 SEC 20 T3N R10E



\*U03842987\*

1371 5/9/2013 78670769/2