


This instrument was prepared by:


Name: Ricky Booker
Green Tree Servicing LLC
7360 South Kyrene Road T316
Tempe, AZ 85283

When Recorded return to:
Green Tree Servicing LLC
Mortgage Amendments Department
7360 South Kyrene Road T316
Tempe, AZ 85283

SUBORDINATION OF DEED OF TRUST

Acct# 89896310

MERS Phone 1-888-679-6377
MIN# 100133700027559619

145208

Subordination Agreement is null and void if: Not recorded within 90 days of effective date, corrections or changes are made or provisions defined herein are not met.

Effective Date: 12/19/13

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Countrywide Bank, FSB. A Fed Svgs Bank, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a Deed of Trust in the amount of \$32,674.00 dated November 19, 2007 and recorded December 6, 2007, as Instrument No. 2007168414, Book N/A, Page N/A, hereinafter referred to as "Existing Deed of Trust", on the following described property,
Property Description:

Lot 2 of ROBERT R. CARLSON'S SHORT PLAT, recorded in Book "2" of SHORT PLATS, page 36, records of Skamania County, Washington.

04071500040100 - APN

Property Address: 101 Leete Road, Carson, Washington 98610

WHEREAS, Green Tree Servicing LLC is the servicer or sub-servicer, hereinafter referred to as "Servicer," for the note that is secured by the Existing Deed of Trust;

WHEREAS, Connie Strom and Charles Strom, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

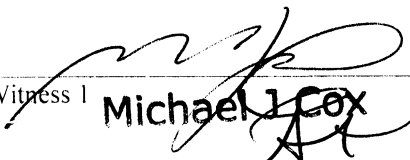
WHEREAS, it is necessary that the new lien to New Penn Financial, LLC, its successors and/or assigns, which secures a note in the amount not to exceed One Hundred Eighty Six Thousand Dollars and 00/100 (\$186,000.00), hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question. Said New Deed of Trust is recorded concurrently herewith as Instrument No. _____, Book _____, Page _____.

WHEREAS, MERS and the Servicer are willing to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust **with the condition that there are no funds from the closing disbursed to the Owners;**

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Servicer hereby subordinate the lien of the Existing Deed of Trust to the Lien of the New Deed of Trust conditioned upon the above-referenced provisions, so that the New Deed of Trust will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Deed of Trust.

Mortgage Electronic Registration Systems, Inc.



Cindy S. Wright Assistant Secretary


Witness 1 
Michael J. Cox
Witness 2 Stacy Taylor

State of Arizona}
County of Maricopa} ss.


On the 20 day of Dec in the year 2013 before me, the undersigned, personally appeared Cindy S. Wright

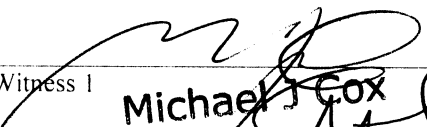
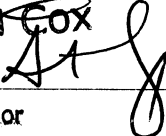
_____, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their/capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.


Notary Signature

 Valinda Lee Castillo
Notary Public
Maricopa County, Arizona
My Comm. Expires 07-09-17

Green Tree Servicing LLC

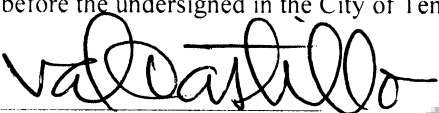

Bryant Armentrout, Assistant Vice President


Witness 1 
Michael J Cox
Witness 2 Stacy Taylor 

State of Arizona}
County of Maricopa} ss.

On the 20 day of Dec in the year 2013 before me, the undersigned, personally appeared
Bryent Armentrout

, as Assistant Vice President of Green Tree Servicing LLC,
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s)
is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in
his/her/their/capacity(ies), that by his\her\their signature(s) on the instrument, the individual(s), or the person upon
behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance
before the undersigned in the City of Tempe, State of Arizona.


Notary Signature

 Valinda Lee Castillo
Notary Public
Maricopa County, Arizona
My Comm. Expires 07-09-17