

**THIS INSTRUMENT WAS PREPARED BY SHEREESE GEORGE  
WHEN RECORDED, MAIL TO:**  
Alabama Housing Finance Authority  
7460 Halcyon Pointe Drive, Suite 200  
Montgomery, AL 36117

Loan Number: 61965380  
Case Number: 566-1040175-703

\_\_\_\_\_  
[Space Above This Line For Recording Data]

**Subordination Agreement**  
(Modified Mortgage)

Date: July 1, 2017

Property (the legal description of the Property under the Junior Mortgage): Lot 3, G. & D. Jarrell Short Plat, recorded in Book 3, Page 321, Short Plat Records, in the County of Skamania and State of Washington. Assessor's Tax Parcel ID No. 03-08-17-3-0-2300-00

Property Address: 212 Jarrell Road, Carson, WA 98610

**Subordinating Lender:**

Beneficiary: Sterling Savings Bank dba Sterling Bank, assigned to The Washington State Housing Finance Commission

Date: May 16, 2013

Trustor: Thomas M. Oium, a married man as his separate estate

Trustee: Columbia Gorge Title

Recording information: Instrument No. 2013001108 page 1 of 7 recorded May 22, 2013, Instrument No. 2013001560, Page 1, re-recorded July 22, 2013, and assigned to The Washington State Housing Finance Commission under Instrument No. 2013002335 recorded on October 24, 2013

Original Principal Amount: \$7,658.00

**Senior Lender:**

Original Mortgage: MERS, Inc. as nominee for Sterling Savings Bank, a Washington corporation, dba Sterling Bank and assigned to Alabama Housing Finance Authority under Instrument No. 2017001497 recorded July 24, 2017, Page 1 of 10

Date: May 16, 2013

Trustor: Thomas M. Oium, a married man as his separate estate

Note secured by Original Mortgage:

Dated: May 16, 2013

Original principal amount: \$191,468.00

Recording information: Instrument No. 2013001107, Page 1 of 10, recorded May 22, 2013

**Modified Mortgage**

Date of Modification: **August 1, 2017**  
Borrowers: **Thomas M. Oium, a married man as his separate estate**  
Modified Note secured by Modified Mortgage:  
Dated: **August 1, 2017**  
Modified principal amount: **\$132,962.65**  
Recording information (when available):

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the Senior Lender to modify the Original Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Modified Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Modified Mortgage regardless of any renewal, extension or further modification of the Modified Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

\_\_\_\_\_[Space Below This Line For Acknowledgment]\_\_\_\_\_

IN WITNESS WHEREOF, the undersigned has duly executed the foregoing instrument on the

28<sup>th</sup> day of August, 20 17.

*Lisa DeBrock*

By: Lisa DeBrock, Homeownership Director  
**Washington State Housing Finance Commission**

STATE OF WASHINGTON  
COUNTY OF KING

I certify that I know or have satisfactory evidence that LISA DEBROCK is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the Homeownership Director of the WASHINGTON STATE HOUSING FINANCE COMMISSION, to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

In witness whereof I hereunto set my hand and official seal



*Jennifer Davidson*  
Notary Public  
Ex: 11/19/20