

AFTER RECORDING RETURN TO:

Umpqua Bank
SBA Loan Portfolio
7777 Alvarado Rd., Ste 501
La Mesa, CA 91942

**NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST
IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN
OF SOME OTHER OR LATER SECURITY INSTRUMENT.**

LIEN SUBORDINATION AGREEMENT - DEED OF TRUST

Reference # (if applicable): _____

Additional on page _____

Grantor(s): Andersen, Bradley W.

Andersen, Deanna L.

Grantee(s): Umpqua Bank, as successor in interest by merger to
Sterling Savings Bank, as successor in interest by merger to First
Independent Bank.

UPF Washington Incorporated

Legal Description: PTN: Lot 2 Plat "A" T-107 Amends 3-212

Full Additional on page ~~2~~ 7

Assessor's Tax Parcel ID#: 02072042020000

THIS SUBORDINATION AGREEMENT ("Agreement") is entered into as of October 25, 2017, among Bradley W. Andersen and Deanne L. Andersen, husband and wife ("Grantor"), with an address of 3003 Windsong, North Bonneville, WA 98693, Umpqua Bank, as successor in interest by merger to Sterling Savings Bank ("Bank"), with an address of 7777 Alvarado Rd., Ste 501, La Mesa, CA 91942, and Umpqua Bank ("Lender"), with an address of 6021 244th Street SW, Mountlake Terrace, WA 98043.

RECITALS

A. Grantor executed that certain deed of trust dated September 9, 2011, in favor of Bank, and recorded in the official records of Skamania County, Washington, on September 9, 2011, as Auditor's No. 2011179067 ("Bank's Deed of Trust") encumbering real property situated in the county of Skamania, Washington described as follows ("Property"):

Lot 2 of SHORT PLAT "A", recorded in Book "3" of Short Plats, page 212, records of Skamania County, Washington. Plate Alteration recorded in Book "T" of Short Plats, page 107

The Real Property or its address is commonly known as 3003 Windsong Drive, North Bonneville, WA 98693. The Real Property tax identification number is 02 07 20 4 2 0200 00

B. Grantor has executed or is about to execute a deed of trust dated October 19, 2017, in favor of Lender to secure a promissory note dated October 19, 2017, in the principal amount of \$285,000.00 ("Lender's Deed of Trust"). Lender's Deed of Trust is to be recorded in the official records of Skamania County, Washington concurrently herewith.

C. As a condition to Lender making the loan evidenced by the promissory note described in Recital B, Lender requires that Lender's Deed of Trust be and at all times remain a lien upon the Property prior and superior to the Bank's Deed of Trust.

D. Bank will agree to the lien subordination in favor of Lender subject to the terms and conditions of this Agreement.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. Subordination. Lender's Deed of Trust securing the promissory note described in Recital B in favor of Lender and any modifications, renewals, or extensions thereof (up to a maximum loan amount of \$285,000.00) shall be and at all times remain a lien on the Property prior and superior to Bank's Deed of Trust.

2. No Other Subordination or Impairment. Nothing contained within this Agreement shall be interpreted to be a payment or claim subordination by Bank. Further, nothing contained within this Agreement shall be interpreted to: (a) subordinate payment of any indebtedness owed to Bank to payment of any indebtedness owed to Lender; (b) impair, as between Grantor and Bank, the obligations of Grantor to Bank; (c) prevent Bank from exercising all rights and remedies otherwise permitted by applicable law; or (d) subordinate Bank's rights in any other collateral it may have received.

3. Entire Agreement. This Agreement shall be the whole agreement with
Page 2 – Lien Subordination Agreement – Deed of Trust

regard to the subordination of Bank's Deed of Trust lien to Lender's Deed of Trust lien and shall supersede and cancel any prior agreements as to such subordination, including, without limitation, those provisions, if any, contained in Bank's Deed of Trust which provide for the subordination of the deed of trust to a deed(s) of trust or to a mortgage(s). This Agreement may be amended only by a writing executed by all the parties hereto.

4. Successors and Assigns. This Agreement shall inure to the benefit of and be binding upon the parties and their respective successors and assigns.

BANK:

Umpqua Bank

By: Aliza M. Seay V.P.
Aliza M. Seay, VP SBA Servicing Manager

LENDER:

Umpqua Bank

By: _____

GRANTOR:

Bradley W. Andersen

Deanna L. Andersen

regard to the subordination of Bank's Deed of Trust lien to Lender's Deed of Trust lien and shall supersede and cancel any prior agreements as to such subordination, including, without limitation, those provisions, if any, contained in Bank's Deed of Trust which provide for the subordination of the deed of trust to a deed(s) of trust or to a mortgage(s). This Agreement may be amended only by a writing executed by all the parties hereto.

4. Successors and Assigns. This Agreement shall inure to the benefit of and be binding upon the parties and their respective successors and assigns.

BANK:

Umpqua Bank

LENDER:

[insert Lender Name]

By: _____
Aliza M. Seay, VP SBA Servicing Manager

By: _____
[insert Name and Title]

GRANTOR:

Bradley W. Andersen

Deanna L. Andersen

GRANTOR ACKNOWLEDGMENT

STATE OF WASHINGTON)
) ss.
 COUNTY OF _____)

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Date: _____

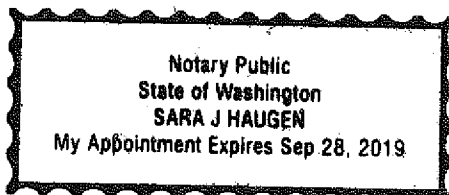
NOTARY PUBLIC in and for the State of Washington
 Print Name _____
 My appointment expires _____

BANK ACKNOWLEDGMENT

STATE OF WASHINGTON)
) ss.
 COUNTY OF Spokane)

I certify that I know or have satisfactory evidence that Aliza M. Seal is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the _____ of _____ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Date: 10-25-17



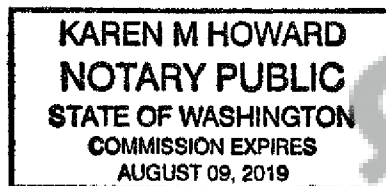
Sara J. Haugen
 NOTARY PUBLIC in and for the State of Washington
 Print Name Sara J. Haugen
 My appointment expires 9-28-19

GRANTOR ACKNOWLEDGMENT

STATE OF WASHINGTON)
COUNTY OF Clark) ss.

I certify that I know or have satisfactory evidence that Bradley W Anderson and Anderson is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Date: 10/22/17



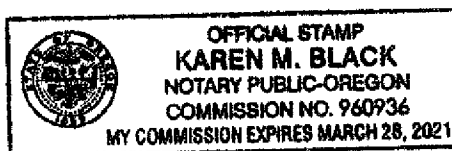
Karen M Howard
NOTARY PUBLIC in and for the State of Washington
Print Name Karen M Howard
My appointment expires 8/9/19

Lender
BANK ACKNOWLEDGMENT

Oregon
STATE OF WASHINGTON)
COUNTY OF Washington) ss.

I certify that I know or have satisfactory evidence that Sue Sanman is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the AVP, HLD Underwriting of Unique Bank to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Date: 10/26/17



Karen M Black
NOTARY PUBLIC in and for the State of Washington
Print Name Karen M Black OREGON
My appointment expires 3/28/21

ORDER NO. S17-0278KM

EXHIBIT "A"

That portion of the S.M. Hamilton Donation Land Claim, lying within Section 20, Township 2 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 2 of the Plat Alteration of Short Plat 'A' recorded in Book 'T', Page 107, which corrects Short Plat 'A' in Book 3 of Short Plats, Page 212, Skamania County Records.

EXCEPTING THEREFROM that portion conveyed to the City of North Bonneville, recorded in Auditor's File No. 2006162036.