AFN #2017002624 Recorded Dec 18, 2017 01:57 PM DocType: SUBOR Filed by: Simplifile Page: 1 of 5 File Fee: \$78.00 Auditor Robert J. Waymire Skamania County, WA

## **Return Address:**

Meridian National Title
25400 US Highway 19 N, Ste 136
Clearwater, FL 33763
MNT File # M-WA436349
Columbia Gorge Title #S17-0431KM

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)			
Subordination Agreement 2. 4.			
Reference Number(s) of Documents assigned or released:			
Additional reference #'s on page of document			
Grantor(s) (Last name, first name, initials)  1. Salal Credit Union			
2. Kirk, Tammy R. , Kirk, Tony R.			
Additional names on page of document.			
Grantee(s) (Last name first, then first name and initials)  1. Freedom Mortgage Corporation			
2			
Additional names on page of document.			
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)			
Lot 1 Taylor SP Bk 3 / PG 79, Skamania County WA Additional legal is on page 19 of document.			
Assessor's Property Tax Parcel/Account Number   Assessor Tax # not yet			
assigned 02-05-30-0-0-1523-00			
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.			

FINANCING STATEMENT BEING SUBORDINATED IS RECORDED AS DOC # 2015001224 NEW FIRST POSITION DEED FO TRUST IS RECORDED AS DOC # \_\_\_\_\_

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When recorded return to:

SALAL CREDIT UNION PO BOX 19340 SEATTLE, WA 98109-1340

## SUBORDINATION AGREEMENT

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.

The undersigned subordinator and owner agrees as follows:

- SALAL CREDIT UNION, referred to herein as "subordinator," is the owner and holder of a(n) FINANCING STATEMENT dated 06/23/15, which is recorded under auditor's file No. 2015001224, records of King County County, WA.
- 2. Freedom Mortgage Corporation, referred to herein as "lender," is the owner and holder of a mortgage dated 12-12-2017 executed by Tony R. Kirk and Tammy R. Kirk, which is recorded under auditor's file No.\_\_\_\_\_\_, records of Siconty, WA\_\_, on in the amount of \$437992.00, which is to be recorded concurrently herewith. This mortgage has an interest rate of 4.75%.
- 3. Tony R. Kirk and Tammy R. Kirk, referred to herein as "owner", is the owner of all the real property known as 21 Fireweed Lane, Washougal, WA 98871, described in the mortgage identified above in paragraph 2, and for which the legal description is see exhibit A.
- 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 mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's" mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, 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" mortgage, 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 mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, 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 mortgage 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 mortgage first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred to 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 mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.
- 8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust," and gender and number of pronouns considered to conform to undersigned.

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, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

Dated: 11/28/2017	
Dated: 11/28/2017  Cindy Susante  Wortgage Serv	ncer
STATE OF SS.	
COUNTY OF	
appeared before me, and said person(s) ac	vidence that(is/are) the person(s) who knowledged that s/he signed this instrument and acknowledged it uses and purposes mentioned in this instrument.
Dated:	
	Notary signature:  Notary name printed or typed:  Notary Public in and for the State of  Residing at  My appointment expires:
STATE OF WA	
COUNTY OF KING	\
I certify that I know or have satisfactor	ry evidence that ( ) da Santo is the person(s) who
s/he is authorized to execute the instrume	nt and acknowledge it as the Mortage Service of Salal Credit of such party(ies) for the uses and purposes mentioned in this
Dated: 11/28/17	014
	Notary signature:  Notary name printed or typed:   Lennife Sarricules
STATE BARRIES ON STATE OF WASHINGTON	Notary Public in and for the State of Just Residing at Sea HCo  My appointment expires: Sea HCO

Dated: 11/28/2017	
Morrage Ser	o h n.K.k.
Workgage ber	vuer January X. Kliki
STATE OF WA	
COUNTY OF Skamania	Tony R Kirks
I certify that I know or have satisfactory	evidence that Tammy R Kick (is/are) the person(s) who
	acknowledged that s/he signed this instrument and acknowledged it is uses and purposes mentioned in this instrument.
Dated: 12-12-17	
	Notary signature: Outy fell
NOTARY PUBLIC	Notary name printed or typed: Oco Puy Share II  Notary Public in and for the State of WA
STATE OF WASHINGTON	Residing at Vancouver WA
DOROTHY SHERRILL MY COMMISSION EXPIRES	My appointment expires: $1 \ge -19 - 20$
DECEMBER 19, 2020	
STATE OF WA	
COUNTY OF KING	
I certify that I know or have satisfact	ory evidence that (May Susanto is the person(s) wh
s/he is authorized to execute the instrum	acknowledged that s/he signed this instrument, on oath stated the nent and acknowledge it as the formation of Salai Cred
Union to be the free and voluntary as instrument.	ct of such party(ies) for the uses and purposes mentioned in th
	21.1
Dated: 11/38/17	Notary signature:
	Notary name printed or typed:
ER BARRIEN	Residing at Sea TC
TAN OTAN	My appointment expires: 37 (4)
(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	
WIND OF MASHING	
OF WASHING	

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## **EXHIBIT "A"**

A parcel of land situated in the East half of the Southwest Quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows: Lot 1 of the Taylor Short Plat as recorded in Book 3 of Short Plats of Page 79, Skamania County Records.

Commonly Known As: 21 Fireweed Lane, Washougal, WA 98671

Parcel ID: 02-05-30-0-0-1523-00

