

**WHEN RECORDED RETURN TO:**

**UMPQUA BANK – Loan Support**  
**PO BOX 2125, Spokane, WA 99210-2125**  
**OR**  
**707 W. Main Street, 6<sup>th</sup> Floor**  
**Spokane, WA 99201**

**SUBORDINATION AGREEMENT**

- 65248451-4831060
1. **UMPQUA BANK** referred to herein as "subordinator", is the owner and holder of a deed of trust dated **May 10, 2016** which is recorded on **May 16, 2016** in the amount of **\$100,000.00** under auditor's file No **2016000916**, records of **Skamania** County executed by **Carol Joy Ryan and David Ryan**.
  2. Ditech Financial LLC referred to herein as "lender" is the owner and holder of the deed of trust dated 1/30/2019 in the principal amount of up to **\$151,300.00** together with interest on such indebtedness according to the terms of the Note executed by Carol Joy Ryan under auditor's file No. 2019000188, records of **Skamania** County (which is to be recorded concurrently herewith). Rd:2/7/2019
  3. Ditech Financial LLC, 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: **January 10, 2019**

**UMPQUA BANK**

  
Samantha L. Poulos, Lending Production Specialist

\_\_\_\_\_  
Carol Joy Ryan

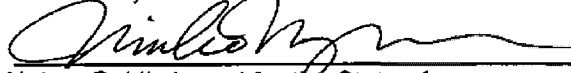
\_\_\_\_\_  
David Ryan

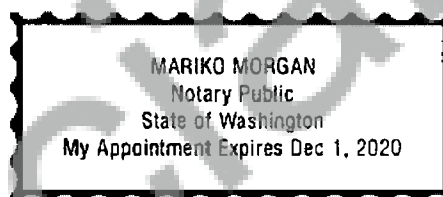
**ACKNOWLEDGMENT – Corporate**

STATE OF WASHINGTON  
COUNTY OF SPOKANE

On **January 10, 2019**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Samantha L Poulos** known to me to be the **Lending Production Specialist** of UMPQUA 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 Dec 1, 2020



**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 \_\_\_\_\_

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.

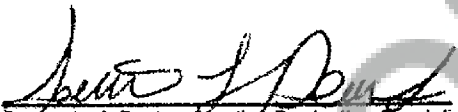
7. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the deed of trust first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred and shall supersede and cancel any prior agreements 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.

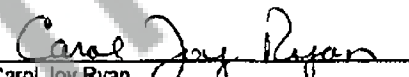

8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement.

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: January 10, 2019

UMPQUA BANK

  
Samantha L. Poulos, Lending Production Specialist


  
Carol Joy Ryan  
  
David Ryan

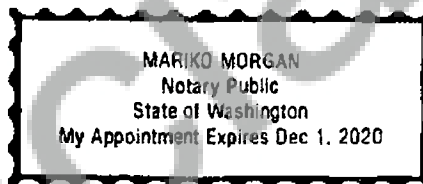
**ACKNOWLEDGMENT – Corporate**

STATE OF WASHINGTON  
COUNTY OF SPOKANE

On **January 10, 2019**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Samantha L Poulos** known to me to be the **Lending Production Specialist** of UMPQUA 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 Dec 1, 2020

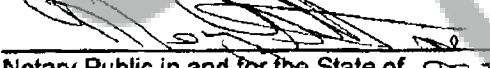


**ACKNOWLEDGMENT – Individual**

STATE OF Oregon  
COUNTY OF Clatsop

On this day personally appeared before me Carol Sue Ryan 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 1st day of February, 2019

  
Notary Public in and for the State of Oregon  
residing at Salmon, WA  
My appointment expires 9/6/2021

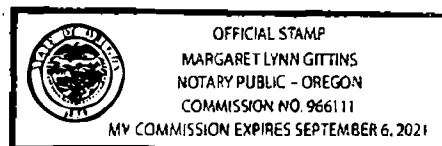


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 03753632110000

Land situated in the City of STEVENSON in the County of Skamania in the State of WA

THE WESTERLY 25 FEET OF LOT 21, ALL OF LOT 22 AND THE EASTERLY 25 FEET OF LOT 23, HILLTOP  
MANOR, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 110, RECORDS  
OF

SKAMANIA COUNTY, WASHINGTON.

Parcel ID: 03753632110000

Commonly known as: 250 NE WISTERIA WAY, STEVENSON, WA 98648

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR  
INFORMATIONAL PURPOSES