

Skamania County, WA

Total: \$105.50 Pgs=3

SUBOR

Request of: COLUMBIA GORGE TITLE- SKAMANIA

eRecorded by: Simplifile

2020-001401

06/15/2020 03:16 PM

AFTER RECORDING MAIL TO:

Name iQ Credit Union

Address 236 NE 4<sup>th</sup> Ave

City, State, Zip Camas, WA 98607

Filed for Record at Request of:  
iQ Credit Union

Account #XXXX68-L58

### 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:

1. iQ Credit Union referred to herein as "subordinator," is the owner and holder of mortgage dated 12.02.2009 which is recorded in volume \_\_\_\_\_ of Mortgages, page \_\_\_\_\_ under auditor's file No. 2009174420, records of Skamania County.
2. iQ Credit Union referred to herein as "lender," is the owner and holder of a mortgage dated \_\_\_\_\_ executed by \_\_\_\_\_ (which is recorded in volume \_\_\_\_\_ of Mortgages, page \_\_\_\_\_ under auditor's file No. \_\_\_\_\_, records of \_\_\_\_\_ county) (which is to be recorded concurrently herewith).
3. Cheryl Randall referred to herein as "owner" is the owner of all the real property described in the mortgage 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 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 there under, 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 had 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 of 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 conforming to undersigned.  
New loan not to exceed \$100,000.00  
iQ Credit Union Home Equity Line of Credit \$69,000.00

Executed this 28th day of May, 2020.

RECOMMENDED THAT, PRIOR TO THE EDUCATION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

Wendy Kopyscinski  
By iQ Credit Union

By *Wendy Kopyscinski*

By \_\_\_\_\_

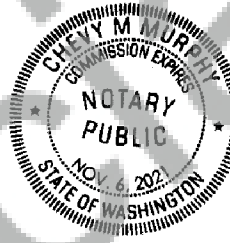
By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_

By \_\_\_\_\_



STATE OF Washington )  
 )-SS  
COUNTY OF Clark )

I certify that I know or have satisfactory evidence that Wendy Kopyscinski  
(is/are) the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as the Lending Relations Officer of iQ Credit Union to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 05/28/2020

*CM*  
Notary Public in and for the state of Washington

My appointment expires: Nov 6, 2021

STATE OF \_\_\_\_\_ )  
 )-SS  
COUNTY OF \_\_\_\_\_ )

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

Dated: \_\_\_\_\_

Notary Public in and for the state of \_\_\_\_\_

My appointment expires: \_\_\_\_\_

## EXHIBIT 'A'

Order No.: 622-127032

For APN/Parcel ID(s): 01050800020400

---

A portion of the Northeast Quarter of the Northwest Quarter of Section 8, and the East Half of the East Half of the Northwest Quarter of the Northwest Quarter of Section 8, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, more particularly described as follows: Beginning at a point 633.73 feet South 1°32'08" West of the Quarter corner common to Section 5 and Section 8; thence South 1°32'08" West 150 feet; thence South 63°31'46" West 377.05 feet to a point in the Easterly right of way line of Belle Center Road; thence North 50°41'51" West 22.49 feet to the beginning of a tangent 1106 foot radial curve to the right; thence along said curve 63.22 feet thru an angle of 3°16'31"; thence radial to said curve South 42°34'12" West 10 feet; thence from a tangent which bears North 47°25'48" West along a 1116 foot radial curve 211.82 feet thru an angle of 10°52'29"; thence leaving the Easterly right of way line of Belle Center Road North 78°32'26" East 566.23 feet, to the point of beginning.

Also known as Lot 1 of the John McIntyre Short Plat, recorded in Book 2 of Short Plats, Page 77, Skamania County Records.

TOGETHER WITH that portion conveyed to Jack L. Randall, et ux, by instrument recorded August 3, 2004 in Auditor File No. 2004153942, described as follows:

The South 15 feet of Lot 2 of the McIntyre Short Plat recorded in Book 2 of Short Plats, Page 77.