After Recording Return To: VERITY CREDIT UNION P O BOX 75974 SEATTLE, WA 98175 Skamania County, WA
Total: \$105.50 Pgs=3
SUBOR

2020-002797
10/13/2020 04:13 PM

Request of: COLUMBIA GORGE TITLE- SKAMANIA eRecorded by: Simplifile

[Space Above This Line For Recording Data]

## **Subordination Agreement**

(Refinance Mortgage)

Date: October 5, 2020

Property description: See attached "Exhibit A" Page 3

Parcel #: 02053120070000

Property Address: 71 Baars Hollow Rd

Washougal, WA 98671

Subordinating Lender: Verity Credit Union

Junior Mortgage or UCC Filing: Verity Credit Union

Principal Amount: \$25,429.38

Dated: February 12, 2020

Borrower(s): Patrick J Rice and Margaret L Rice

Trustee (if applicable)

Recording information: 2020-000361

New Lender: Finance of America Mortgage, LLC

Borrower(s): Patrick J Rice and Margaret L Rice

Loan amount not to exceed \$447,740.00

Recording information (when available): 2020002793

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 New Lender to enter into the Refinance 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 Refinance 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 Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

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

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

Verity	Credit Union
By:	$\mathcal{M}$
-	
	V

STATE OF WASHINGTON,

County of King

On this day, Rowena Ibe, the undersigned officer, personally appeared before me and acknowledged he/she to be an Officer of Verity Credit Union and that she/he, as such Officer, is authorized to execute the foregoing instrument for the purposes therein contained, by signing as representative for said company.

Dated: September 11, 2020

Notary Public in and for the State of Washington

Residing in <u>Snohomish</u> County

Name: <u>Reza Fazel-Hashemi</u>

My appointment expires: 10-19-2023 Printed Name: Reza Fazel-Hashem



## EXHIBIT "A"

A tract of land in the Northwest Quarter of Section 31, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 4 of the ROCKY RIVER Short Plat, recorded in Auditor's File No. 2019000572, Skamania County Records.