

AFTER RECORDING MAIL TO:

Name iQ Credit Union

Address P.O. Box 1739

City, State, Zip Vancouver, WA 98668

Filed for Record at Request of:
Quicken Loans LLC, ISAOA – QL Subordinations
635 Woodward Ave. Detroit, MI 48226

Account #XXX3988-L51

SUBORDINATION AGREEMENT

0410473

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 agree as follows:

1. iQ Credit Union referred to herein as "subordinator," is the owner and holder of Mortgage Recording date of 05/01/2017 which is recorded in volume _____ of Mortgages, page _____ under auditor's file No. 2017000865, records of Skamania County. Signed date of 04/18/2017.
2. Quicken Loans LLC, ISAOA – QL Subordinations 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. Peter Hamelink III and Julie Vancamp 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 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 conforming to undersigned.
New loan does not exceed \$167,950.00
iQ Credit Union Home Equity Line of Credit \$77,000.00

Executed this 22nd day of October, 2020.

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 EDUCUTION 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 _____

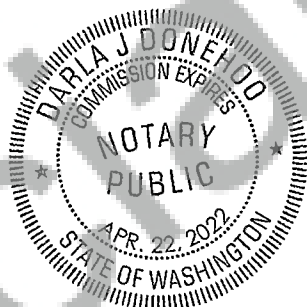
By _____

By _____

By _____

By _____

STATE OF Washington)
COUNTY OF Clark)-SS



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: 10/22/2020

Darla J. Donehod

Notary Public in and for the state of Washington

My appointment expires: 4-22-22

STATE OF _____)
COUNTY OF _____)-SS

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 - LEGAL DESCRIPTION

Tax Id Number(s): 04072610070000

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

PARCEL I

THAT PORTION OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP

4 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 297.4 FEET SOUTH OF THE QUARTER CORNER ON THE NOTTH LINE OF THE SAID SECTION 26 MARKING THE INTERSECTION OF THE CENTER LINE OF THE COUNTY ROAD KNOWN AS HEMLOCK ROAD AS RECONSTRUCTED AND REESTABLISHED AND THE CENTER LINE RUNNING NORTH AND SOUTH THROUGH THE SAID SECTION 26;

THENCE SOUTH ALONG SAID CENTER LINE 314 FEET TO THE SOUTHWEST CORNER OF THE TRACT OF LAND CONVEYED TO THE GRANTORS BY DEED DATED MARCH 3, 1951, AND RECORDED AT PAGE 396 OF

BOOK 33 OF DEEDS, RECORDS OF SKAMANIA COUNTY, WASHINGTON;

THENCE EAST 300 FEET;

THENCE NORTH 370.41 FEET, MORE OR LESS, TO THE CENTER OF SAID HEMLOCK ROAD;

THENCE SOUTH 79°21' WEST FOLLOWING THE CENTER OF SAID HEMLOCK ROAD 305.26 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

PARCEL II

A PORTION OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 4 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF THE PARCEL DESCRIBED IN THAT PARTICULAR DOCUMENT RECORDED IN BOOK 44 AT PAGE 247 OF DEEDS, WHICH IS AN IRON ROD;

THENCE NORTH 211.92 FEET TO THE POINT OF BEGINNING;

THENCE CONTINUING NORTH 97.70 FEET TO A POINT (FROM WHICH AN IRON ROD BEAR NORTH 28.82 FEET);

THENCE SOUTH 26° 34' 39" EAST, 80.45 FEET;

THENCE SOUTH 64° 49' 30" WEST, 43.73 FEET TO THE POINT OF BEGINNING.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 211 Hemlock Rd, Carson, WA 98610-3132

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

Unofficial
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