

WHEN RECORDED RETURN TO:

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

SUBORDINATION AGREEMENT

1. **UMPQUA BANK** referred to herein as "subordinator", is the owner and holder of a deed of trust dated **May 01, 2019** which is recorded on **May 20, 2019** in the amount of **\$50,000.00** under auditor's file No **2019000767**, records of **Skamania County** executed by **Andrew B Taylor and Jennifer J Taylor**. Parcel No. 03-75-36-2-3-0302-00 Full Legal Pg 4 Abb. Legal: Lot 5 Blk 3 2nd Add to Hillcrest Acre Tracts Bk A/ Pg 100
2. CrossCountry Mortgage, LLC referred to herein as "lender" is the owner and holder of the deed of trust dated March 2, 2021, in the principal amount of up to **\$348,000.00** together with interest on such indebtedness according to the terms of the Note executed by Andrew B Taylor & Jennifer J. Taylor under auditor's file No. 2021000798, records of **Skamania County** (which is to be recorded concurrently herewith).
3. Andrew B Taylor & Jennifer J Taylor, Husband & Wife, 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.

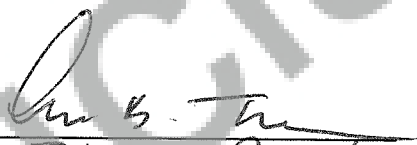
NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THAT PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

Executed: **January 27, 2021**

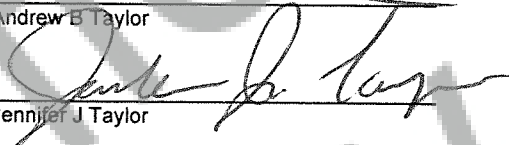
UMPQUA BANK



JODY LAWTON, Retail Loan Support Services Manager



Andrew B Taylor



Jennifer J Taylor

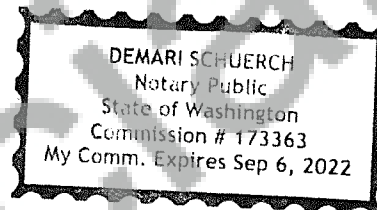
ACKNOWLEDGMENT – Corporate

STATE OF WASHINGTON
COUNTY OF SPOKANE

On **January 27, 2021**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **JODY LAWTON** known to me to be the **Retail Loan Support Services Manager** 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

[Signature] – Notary Public
Notary Public in and for the State of
Washington, residing at Spokane Co.
My appointment expires 9/16/22



ACKNOWLEDGMENT – Individual

STATE OF Washington
COUNTY OF Spokane

On this day personally appeared before me Andrew B Taylor
and Jennifer J Taylor, 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. Their

GIVEN under my hand and official seal this 3 day of March, 2021

[Signature]
Notary Public in and for the State of WA
residing at Carson WA
My appointment expires June 17, 2022

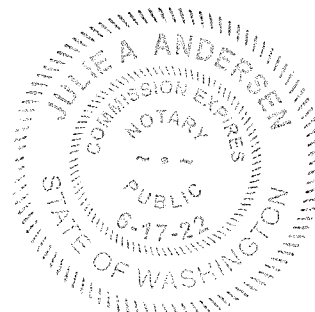


EXHIBIT "A"

Lot 5 Block 3, Second Addition to Hill Crest Acre Tracts, a subdivision on file with Skamania County, located in the Southwest Quarter of Section 35, Township 3 North, Range 7 ½ East, Willamette Meridian, County of Skamania, State of Washington.

TOGETHER WITH that portion as described in Deed recorded December 16, 2013 Skamania County Auditor Number 2013002726, being more particularly described as:

Beginning at the Southwest Corner of Lot 5, Block 3 Second Addition to Hill Crest Acre Tracts, thence North 01° 19' 05" East, along the West line of said Lot 5, a distance of 65.49 feet; thence South 06° 22' 45" West, 21.04 feet; thence South 04° 53' 02" West, 44.67 feet to a point on the South line of Lot 4, last said point bears North 89° 19' 33" West, 4.64 feet from the Southwest corner of said Lot 5, thence South 89° 19' 33" East, 4.64 feet, back to the Point of Beginning.

EXCEPTING THEREFROM that portion as described in Deed recorded December 16, 2013 Skamania County Auditor File Number 2013002727, being more particularly described as:

Beginning at the Northwest corner of Lot 5, Block 3 Second Addition to Hill Crest Acre Tracts, thence South 01° 19' 05" West, along the West line of said Lot 5, a distance of 44.29 feet; thence North 10° 47' 04" East 44.99 feet to a point on the North line of said Lot 5, last said point bears South 89° 19' 33" East, 7.40 feet from the Northwest corner of said Lot 5; thence North 89° 19' 33" West 7.40 feet, back to the Point of Beginning.