

**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**

1. **UMPQUA BANK** referred to herein as "subordinator", is the owner and holder of a deed of trust dated **May 1, 2018** which is recorded on **May 3, 2018** in the amount of **\$171,600.00** under auditor's file No **2018000890**, records of **Skamania County** executed by **Molly M Gunn**.

2. CrossCountry Mortgage, LLC referred to herein as "lender" is the owner and holder of the deed of trust dated August 30, 2021, in the principal amount of up to **\$245,000.00** together with interest on such indebtedness according to the terms of the Note executed by Steven M Gunn & Molly M Gunn, husband and wife under auditor's file No. AF#2021-003038, records of **Skamania County** (which is to be recorded concurrently herewith).

3. Steven M Gunn & Molly M Gunn, husband and 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. Parcel No.: 03-08-26-0-0-1700-00 Sec 26 T3N R8E W.M.

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.

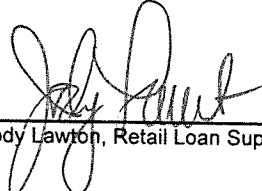
7. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the deed of trust first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred and shall supersede and cancel any prior agreements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


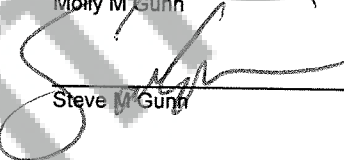
8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement.

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: **August 23, 2021**

**UMPQUA BANK**

  
\_\_\_\_\_  
Jody Lawton, Retail Loan Support Services Manager

  
\_\_\_\_\_  
Molly M. Gunn  
  
\_\_\_\_\_  
Steve M. Gunn

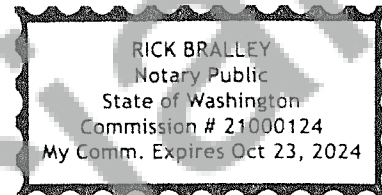
**ACKNOWLEDGMENT – Corporate**

STATE OF WASHINGTON  
COUNTY OF SPOKANE

On **August 23, 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

Rick Bralley  
Notary Public in and for the State of  
Washington, residing at Spokane Co.  
My appointment expires 10/23/24



**ACKNOWLEDGMENT – Individual**

STATE OF Washington  
COUNTY OF Skamania

On this day personally appeared before me Molly M Gunn & Steven M Gunn, 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 31 day of August, 2021

Julie A Andersen  
Notary Public in and for the State of Washington  
residing at Carson, Washington  
My appointment expires June 17, 2022

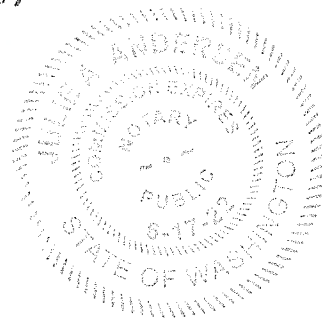


EXHIBIT "A"

A tract of land in Section 26, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at a point which is East 538.90 feet from the Southwest Quarter of said Section 26, which is also the Southeast corner of a tract of land conveyed to Avary Skaalheim by instrument recorded June 8, 1979 in Book 76, Page 671 in Auditor File No. 88719, Skamania County Deed Records; thence North along the East line of said Skaalheim tract a distance of 528.46 feet; thence South  $79^{\circ} 22'$  East 252.50 feet to the West line of a tract of land conveyed to Anna C. Cheney by instrument recorded on October 19, 1954 in Book 38, Page 451, Auditor File No. 47728, Skamania County Deed Records; thence South  $18^{\circ} 15'$  West along said West line 508 feet to the South line of said Section 26; thence West along said South line 89.3 feet to the Point of Beginning.