

RECORDATION REQUESTED BY:

Skamania County, WA	2026-000336
Total: \$305.50 Pgs=3	03/09/2026 10:57 AM
SUBOR	Request of: COLUMBIA GORGE TITLE- SKAMANIA
eRecorded by: Simplifile	

WHEN RECORDED MAIL TO:

First Interstate Bank
1800 6th Ave N
P.O. Box 30918
Billings, MT 59116

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY



SUBORDINATION OF DEED OF TRUST

This Subordination of Deed of Trust dated Feb. 24, 2026 by and between First Interstate Bank, whose address is 1800 6th Ave N PO Box 30918, Billings, MT 59116, hereinafter called the first party, and United Wholesale Mortgage, LLC, ISAOA/ATIMA, whose address is 585 S Blvd East, Pontian MI 48341, hereinafter called the second party, WITNESSETH:

On or about 12/10/2020 Aaron W Kreps and Hillary K Kreps being the owner of the following described property in Skamania County, Washington to wit:

Parcel Number: 03-10-15-0-0-1800-00

See attached "EXHIBIT A"

Property Address: 13251 Cook-Underwood Rd, Underwood WA 98651

executed and delivered to the first party a certain Deed of Trust (herein called the first party's lien) on the property, to secure the sum of \$ 301,050.00 which lien was Recorded/Filed on 1/25/2021 in the records of Skamania County, WA as instrument No. 2021000283

Reference to the document so recorded or filed is hereby made. The first party has never sold or assigned first party's lien and at all times since the date thereof has been and now is the owner and holder thereof and the debt thereby secured.

The second party is about to loan a sum not to exceed \$600,000.00 to the present owner of the property, with interest thereon at a rate not exceeding 5.625% per annum. This loan is to be secured by the present owner's Deed of Trust (hereinafter called the second party's lien) upon the property and is to be repaid not more than 360 months from its date.

To induce the second party to make the loan last mentioned, the first party has agreed and consented to subordinate first party's lien to the lien about to be taken by the second party as set forth above.

Now, therefore, for value received, and for the purpose of inducing the second party to make the loan aforesaid, the first party, on behalf of the first party and also on behalf of the first party's personal representatives, successors, and assigns, hereby covenants, consents and agrees to and with the second party and second party's personal representatives, successors, and assigns, that the first party's lien on the property is and shall always be subject and subordinate to the lien about to be delivered to the second party as aforesaid, and that the second party's lien in all respects shall be first, prior and superior to that of the first party, provided always, however, that if the second party's lien is not duly filed or recorded, or an appropriate financing statement with respect thereto duly filed within 30 days after the date hereof, this subordination agreement shall be null and void and of no force or effect.

It is expressly understood and agreed that nothing herein contained shall be construed to change, alter or impair the first party's lien, except as herein expressly set forth above.

In construing this subordination agreement, and where the context so requires, the singular includes the plural, and all grammatical changes shall be made so that this agreement shall apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the undersigned has executed this agreement. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

First Interstate Bank
By: *Mallory Villa*
Title: Retail Manager

STATE OF OREGON, County of Hood River)ss.

This instrument was acknowledged before me on 02/27/2026

By *Mallory Villa* ^{ph} *Patricia M. Guzman*
as Retail Manager ^{ph} *Commercial Banking Rep*
of First Interstate Bank

Patricia M. Guzman
Notary Public for Oregon

My commission expires June 17, 2026

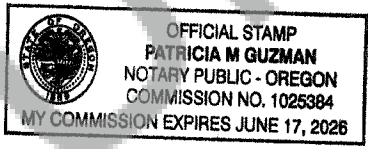


Exhibit "A"
Property Description

That portion of the Southeast Quarter of the Southeast Quarter of Section 15, Township 3 North, Range 10 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows;

Beginning at a point of the West line of the Southeast Quarter of the Southeast Quarter of the said Section 15 North $00^{\circ} 24'$ East 220 feet from the Southwest corner of the Southeast Quarter of the Southeast Quarter of the said Section 15; thence North $00^{\circ} 24'$ East 660 feet; thence North $89^{\circ} 43'$ East 698.78 feet; thence South $00^{\circ} 18'$ East 536.28 feet to the Northerly right-of-way line of the county road known and designated as the Cook-Underwood Road; thence South $57^{\circ} 10'$ West, along said Northerly Right-of-Way Line 290.99 feet; thence South $32^{\circ} 50'$ East 20 feet; thence following said Northerly right-of-way line South $57^{\circ} 10'$ West 59.63 feet to the beginning of a curve to the right whose radius is 686.2 feet and whose radius point bears North $32^{\circ} 50'$ West of the beginning of said curve; thence Southwesterly along said curve 335 feet, more or less, to a point 106 feet East of the West line of the Southeast Quarter of the Southeast Quarter of the said Section 15; thence North $00^{\circ} 24'$ East 185 feet, more or less, to a point North $89^{\circ} 50'$ East from the point of beginning; thence South $89^{\circ} 50'$ West 106 feet to the point of beginning.

Except Lots 1, 2 and 3 of Wilbur H. and Patricia Marsh Short Plat, recorded March 29, 1977 in Book 1 of Short Plats, Page 65, in the County of Skamania, State of Washington.

Also except that portion conveyed to Jeffrey Castleberry, et al, by instrument recorded in Book 222, Page 1.