

This instrument was prepared by:
Bank Of America
300 Ellinwood Way, 2nd Floor
Pleasant Hill, CA 94523

**Real Estate Subordination Agreement
(Bank of America to Bank of America)**

Bank of America, N.A.
800 5th Ave.
Seattle, WA 98104

This Real Estate Subordination Agreement ("Agreement") is executed as of 10/23/02, by Bank of America, N.A., having an address of 300 Ellinwood Way, 2nd Floor, Pleasant Hill, CA 94523.

("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of 800 5th Ave. Seattle, WA 98104.

("Bank of America").

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 12/01/00, executed by KEITH J. ANDRADE AND LAURIE M. ANDRADE,