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DECOURTY

AFTER RECORDING MAIL TO: Name Bank of America	AUDITOR U GARY H. OLSON
Address 21000 NW Evergreen Parkway	
City/StateHi 11sboro, OR 97124	
Document Title(s): (or transactions contained therein)	
2. Subordination Agreement	First American Title
3. 4.	Insurance Company
Reference Number(s) of Documents assigned or released:	
Auditor File No. 139746, in Book 204, page 63	
Additional numbers on page of document	(this space for title company use only)
Grantor(s): (Last name first, then first name and initials) 1. Bank of America 2. 3. 4. 5. Additional names on page of document	and the second second
Grantee(s): (Last name first, then first name and initials) Bank of America	Bay-sto-pe Jodesad U- Refered Baylord
. Additional names on page of document	
Abbreviated Legal Description as follows: (i.e. lot/block/plat or complete legal description is on page of doct	~ () \
season's Daniel III	ument 03-08-21-2-0-0813-00
A-1	
NOTE: The auditorirecorder will rely on the information on the form. accuracy or completeness of the indexing information provided	The staff will not read the document to verify the herein.

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This instrument was prepared by: BANK OF AMERICA 21000 NW Evergreen Parkway Hillsboro, OR 97124

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

Sca 2387/

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/20/2001, by Bank of America, N.A., having an address of 21000 NW Evergreen Parkway, Hillsboro, OR 97124.

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

("Bank of America").

Wheras, 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 1f/06/2000, executed by Janet R. Stump and Glenn A. Stump, wife and husband

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and which is recorded in Volume/Book 204, Page 631, and if applicable, Document Number 139746, of the land records of Skamania County, WA, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Bank of America has been requested to make a loan, line of credit or other financial accommodation to Janet R. Stump and Glenn A. Stump, wife and husband (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Bank of America in the maximum principal face amount of \$ 108,000.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the principal Amount of the Obligation and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Bank of America regardless of the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Bank of America and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

Bank of America, N.A.

By: Macus Its: Vice President

President

04/20/2001

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Bank of America Acknowledgment:

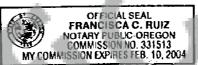
State/Commonwealth/District of DIRECTON

county/city of IVASHINGTON.

On this the 20TH day of APPLL, 200], before me, FRANCISCA C.PUIZ
The undersigned officer, personally appeared STACY POUSHEY
Who acknowledged him/herself to be the VICE PRESIDENT of Bank of America, N.A., and that (s)he) as such OFFICEP
Being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as VICE PRESIDENT in witness where I hereunto set my hand and official seal.

Signature of Person Taking Acknot Commission Expiration Date:

After recording return to: BANK OF AMERICA 800 5th Avenue Seattle, WA 98104 Account #: 50531391118166001



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