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BOOK 209 PAGE 207

FILED FOR RECORD  
SKAMANIA CO. WASH  
BY SKAMANIA CO. TITLE

APR 27 4 35 PM '01

*O. Lowry*  
AUDITOR  
GARY H. OLSON

**AFTER RECORDING MAIL TO:**

Name Bank of America  
Address 21000 NW Evergreen Parkway  
City/State Hillsboro, OR 97124

Document Title(s): (or transactions contained therein)

1. Subordination Agreement
- 2.
- 3.
- 4.

Reference Number(s) of Documents assigned or released:  
Auditor File No. 139746, in Book 204, page 631

☐ Additional numbers on page \_\_\_\_\_ of document

Grantor(s): (Last name first, then first name and initials)

1. Bank of America
- 2.
- 3.
- 4.

5. ☐ Additional names on page \_\_\_\_\_ of document

Grantee(s): (Last name first, then first name and initials)

1. Bank of America
- 2.
- 3.
- 4.

5. ☐ Additional names on page \_\_\_\_\_ of document

Abbreviated Legal Description as follows: (i.e. lot/block/plat or section/township/range/quarter/quarter)

☐ Complete legal description is on page \_\_\_\_\_ of document

Assessor's Property Tax Parcel / Account Number(s): 03-08-21-2-0-0813-00

WA-1

**NOTE:** The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.



First American Title  
Insurance Company

(this space for title company use only)

By: [Signature]  
Issued: [Signature]  
Signed: [Signature]  
Filed: [Signature]  
Dated: [Signature]

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 23871

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").

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 11/06/2000, executed by Janet R. Stump and Glenn A. Stump, wife and husband



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 frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or 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: Stacy Pouchey  
Its: Vice President

04/20/2001  
Date



Bank of America Acknowledgment:

State/Commonwealth/District of OREGON

County/City of WASHINGTON.

On this the 20TH day of APRIL, 2001, before me, FRANCISCA C. RUIZ  
The undersigned officer, personally appeared STACY DOUSHEY  
Who acknowledged him/herself to be the VICE PRESIDENT of Bank of America, N.A.,  
and that (s)he as such OFFICER  
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 whereof I hereunto set my hand and official seal.

*Francisca C. Ruiz*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date:

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

