

146834

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SKAMANIA CO. TITLE

Dec 10 3 48 PM '02

Lawry

J. MICH

AFTER RECORDING MAIL TO:

Name Bank of America

Address 300 Ellinwood Way, 2nd Floor

City/State Pleasant Hill, CA 94523

SCIC 24987

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

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

Reference Number(s) of Documents assigned or released:
Auditor # 140055 Book 205 Page 688

☐ Additional numbers on page _____ of document

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

1. Bank of America, N.A.
- 2.
- 3.
- 4.

5. ☐ Additional names on page _____ of document

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

1. Bank of America, N.A.
- 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)

A tract of land in the Northeast Quarter of Section 28, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 1 of the Short Plat, recorded in Book 1 of Short Plats, Page 5, Skamania County Records.

☐ Complete legal description is on page _____ of document

Assessor's Property Tax Parcel / Account Number(s): 02-05-28-1-0-0101-00

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)

Approved
Audited
Filed
Index
Record

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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,

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and which is recorded in Volume/Book 205, Page 688, and if applicable, Document Number 140055, 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 KEITH J. ANDRADE AND LAURIE M. ANDRADE, (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 \$ 209,700.00 (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: Dora Kuruma
Its: Vice President

10/23/02
Date

BAM-338B Old
95-12-2395NSBW 04-2001

(for use in AL,MA,ME,PA,SD,IN,WA)

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Bank of America Acknowledgment:

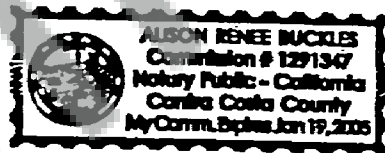
State/Commonwealth/District of California

County/City of Contra Costa

On this the 23TH day of OCTOBER, before me, ^{AB}~~JUDITH KERBEL~~ *Alison Renee Buckles*
The undersigned officer, personally appeared Dora Kuruma,
Who acknowledged him/herself to be the Vice President of Bank of America, N.A., and that (s)he, as such
Vice President,
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 Dora Kuruma Vice President. In witness whereof I
hereunto set my hand and official seal.

Alison Renee Buckles
Signature of Person Taking Acknowledgment
Commission Expiration Date: 1-19-2005

After recording return to:
Bank Of America
800 5th Ave.
Seattle, WA 98104
Account #: 50531391586506998



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