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*Abbreviated legal  
SW corner of the NE Quarter  
of said Section 36*

**SUBORDINATION AGREEMENT**

New Loan #: 6884814267

This Subordination Agreement is dated for reference 09/15/2005 and is between

GB HOME EQUITY whose

principal address is 4000 W BROWN DEER RD., MILWAUKEE, WI 53209,

(called "Junior Lender") and

New Senior Lender's

Name : BANK OF AMERICA, N.A.

Senior Lender's

Address : 9000 SOUTHSIDE BLVD BLDG 700 JACKSONVILLE, FL - 32256

(called "New Senior Lender")

**RECITALS**

A. Junior Lender is the vested holder and owner of the following described promissory note (the "Note") secured by a mortgage or deed of trust (the "Security Instrument"):

Date of Note and Security Instrument : 11/05/1998

Borrower(s) Name(s) ("Borrowers") : KEVIN O. TRUELOVE AND DOTTIE TRUELOVE

Property Address : 1532 RYAN ALLEN RD STEVENSON, WA 98648

Legal Description of real property secured by Security Instrument ("Property") :

Recording Date 11/20/1998 County : SKAMANIA Amount : \$17,000.00

Recording Number : 133461 Book : 183 Page : 495

B. Borrowers, as current owners of the Property, wish to replace their current first priority mortgage loan on the Property with a new first priority mortgage loan secured by the Property from New Senior Lender in the original principal sum of \$ 116453.00 Date : 11/11/05

(the "New Senior Security Instrument"). *Rec 9/27/05 T# 2005158663*

*BE*

New Senior Lender will not provide this financing without an agreement by Junior Lender to subordinate its lien/security interest in the Property to the new interest of New Senior Lender.

In consideration of the benefits to Junior Lender from the new financing on the Property provided by New Senior Lender, Junior Lender agrees and declares as follows:

**1.Subordination to New Senior Security Instrument.**

Junior Lender agrees that upon recordation of the New Senior Security Instrument, Junior Lender's lien/security interest in the Property shall be unconditionally and forever inferior, junior and subordinate in all respects to the lien/security interest of Senior Mortgagee's New Senior Security Instrument and all obligations it secures. Junior Mortgagee irrevocably consents to and approves all provisions of the New Senior Security Instrument and the terms of the obligations it secures.

**2.No Subordination to Other Matters.**

Junior Lender is subordinating its lien/security interest to the New Security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien/security interest.

**3.No Waiver of Notice.**

By subordinating its lien/security instrument, Junior Lender is not waiving any rights it may have under the laws of the State where the Property is located, or Federal law, to notice of defaults or other notices or rights conferred by law to junior lienholders and mortgagees.

**4.Successors and Assigns.**

This Agreement shall be binding upon and be for the benefit of any successor or assignee of the New Security Instrument or any successor of either of the parties.

**5.Governing Law.**

This Agreement shall be governed by the law of the State where the Property is located.

**6.Relliance.**

This Agreement can be relied upon by all persons having an interest in the Property or the New Senior Security Instrument.

**7.Entire Agreement; Amendments.**

This Agreement represents the entire and complete agreement between Junior Lender and Senior Lender. Any waiver, modification or novation of this Agreement must be in writing, executed by New Senior Lender (or its successors or assigns) and Junior Lender (or its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

**8.Acceptance.**

New Senior Lender shall be deemed to have accepted and agreed to the terms of this Agreement by recordation of this Agreement at or about the time New Senior Security Instrument is recorded. This Agreement shall be void if not recorded within 90 days of the reference date first written above.

JUNIOR LENDER : GB HOME EQUITY

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BY : Bonnie Eder

NAME : Bonnie Eder

TITLE : Vice President

Unofficial  
Copy

STATE OF WISCONSIN

COUNTY OF Milwaukee

On 21 Sept 2005 before

Me, Justin Pagel

Personally Appeared Bonnie Eder, Vice President

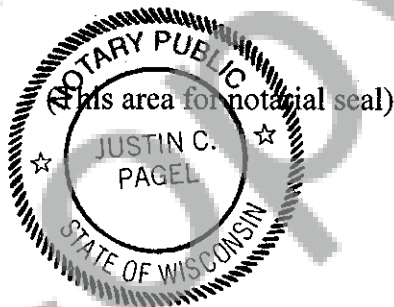
Personally known to me (or proved to me on the basis of satisfactory evidence to be the person~~(s)~~ whose name~~(s)~~ is/are subscribed to the within instrument and acknowledged to me that he/~~she~~ they executed the same in his/~~her~~/their authorized capacity (ies), and that by his/~~her~~/their signature~~(s)~~ on the instrument the person~~(s)~~, or the entity upon behalf of which the person~~(s)~~ acted, executed the instrument.

WITNESS my hand and official seal.

Justin Pagel  
3-16-08

Signature of Notary Public

Justin C. Pagel



Prepared by:  
Santee Kim  
LSI  
2550 N. Redhill Ave.  
Santa Ana, Ca 92705

*Be*

Order ID: 1573717

Loan No.: 6884814267

**EXHIBIT A  
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA,  
STATE OF WASHINGTON:

A TRACT OF LAND IN THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF  
SECTION 36, TOWNSHIP 3 NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE  
COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS.

BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHEAST QUARTER OF SAID  
SECTION 36; THENCE ALONG THE CENTER LINE RUNNING EAST AND WEST THROUGH THE  
SAID SECTION 36, A DISTANCE OF 230 FEET; THENCE NORTH TO THE SOUTHERLY RIGHT  
OF WAY LINE OF THE COUNTY ROAD KNOWN AND DESIGNATED AS THE RYAN-ALLEN MILL  
ROAD, WHICH SAID POINT IS THE TRUE POINT OF BEGINNING; THENCE SOUTH 135 FEET;  
THENCE WEST 100 FEET; THENCE NORTH 135 FEET, MORE OR LESS, TO THE SOUTHERLY  
RIGHT OF WAY LINE OF THE SAID RYAN-ALLEN MILL ROAD; THENCE EASTERLY  
FOLLOWING THE SOUTHERLY RIGHT OF WAY LINE OF THE SAID ROAD TO THE TRUE  
POINT OF BEGINNING.

APN: 03073620280000