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**Document Title(s)**

**REAL ESTATE SUBORDINATION AGREEMENT**

**Reference Number(s) of related documents:**

INSTRUMENT # 2005159453

Additional Reference #'s on page \_\_\_\_

**Grantor(s)** (Last name, First name and Middle Initial)

LABOUNTY, JACK D

LABOUNTY, MARSHA

BANK OF AMERICA

Additional grantors on page \_\_\_\_

**Grantee(s)** (Last name, First name and Middle Initial)

BANK OF AMERICA TRUSTEE: PRLAP

Additional grantees on page \_\_\_\_

**Legal Description:** (abbreviated form: i.e. lot, block, plat or section township, range, quarter/quarter)

PTN S1, T2N, R7E, W1M

Additional legal is on page \_\_\_\_

**Assessor's Property Tax Parcel/Account Number**

02070120030200

Additional parcel #'s on page \_\_\_\_

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

(Do not write above this line. This space is reserved for recording.)


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

PARCEL TAX MAP ID NO. 02070120030200



Record and Return To:  
Fiserv Lending Solutions  
Fiserv - P.O. BOX 2590  
Chicago, IL 60690

CRESS/HFS File No. 6784726  
New Senior Loan Acct # 6493179664

LABOUNTY, JACK D

Loan Account being subordinated#: 68200136127599

This Real Estate Subordination Agreement ("Agreement") is executed as of 12/03/2008, by Bank of America, N.A., having an address of 275 S. Valencia, Brea, CA 92823 ("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410 ("Bank of America, N.A."),

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 09/29/2005 executed by JACK D LABOUNTY AND MARSHA LABOUNTY and which is recorded on 11/10/2005 in Instrument# 2005159453, and if applicable, of the land or torrens records of SKAMANIA County, State of WA as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described in 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 JACK D LABOUNTY AND MARSHA LABOUNTY, MARRIED TO EACH OTHER (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed or 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 the Bank of America in the maximum principal face amount of \$ 91,911.00 (the "Principal Amount"), [For North Carolina only - bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed months], 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 Senior Lien, 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.**

Date : 12/03/2008

By: Natalie Lins  
Printed name: Natalie Lins  
Title: Assistant Vice President

Witnesses (as required)  
Linda Parker  
Printed Name: Linda Parker

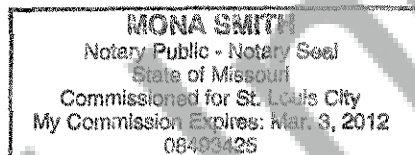
Printed Name:

State of MISSOURI  
City of St. Louis

**Bank of America Acknowledgement**

On this the 3RD day of DECEMBER, 2008, before me, MONA SMITH the undersigned officer, personally appeared Natalie Lins who, being duly sworn by me, acknowledged him/herself to be the Assistant VICE PRESIDENT of Bank of America, N.A., and that (s)he, as such Assistant VICE PRESIDENT, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him/herself as Assistant VICE PRESIDENT.

In witness whereof, I hereunto set my hand and official seal.  
(SEAL)



Mona Smith  
Signature of Person Taking Acknowledgement

Printed name: MONA SMITH

Commission Expiration Date: 3-3-2012

1831 Chestnut St., 6<sup>th</sup> Fl  
St. Louis, MO 63103

The following states must have Trustee sign Subordination Agreement: DC and VA.

## **EXHIBIT "A"**

**All that certain parcel of land situated in the County of Skamania and State of Washington being known and designated as PTN S1/T2N/R7E W.M.**

**Being the same property conveyed from William R. Sullivan and Linda A. Sullivan, husband and wife to Jack D. Labounty and Marsha Labounty, husband and wife in Deed Dated 05/11/2004, Recorded 05/11/2004 in Deed Doc 2004152906.**

**Tax ID: 02070120030200**

**Tax ID: DEED DOC 2004152906**