

WHEN RECORDED RETURN TO:

Bank of America Collateral Tracking
4161 piedmont Parkway
Greensboro, NC 27410
Account #: 6820013346XXXX

CCT 00124119 LD

DOCUMENT TITLE(S):
Subordination Agreement

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

2009172004

GRANTOR:

1. Bank of America
- 2.

GRANTEE:

1. Pinnacle Capital Mortgage Corp ISAOA
- 2.

TRUSTEE:

ABBREVIATED LEGAL DESCRIPTION:

Lot 1 of the Diane's Short Plats

Full Legal Description located on page: 4

TAX PARCEL NUMBER(S):

02 05 34 0 0 0912 00

["This Deed of Trust is secondary and inferior to that certain Deed of Trust dated January 22, 2009, in favor of Pinnacle Capital Mortgage Corporation recorded concurrently herewith."]

☐ If this box is checked, then the following applies:

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature

indexltr

LPB-01-05

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6820013346XXXX

Bank of America



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

Bank of America, N.A.

This Real Estate Subordination Agreement ("Agreement") is executed as of 01/31/2009, by Bank of America, N.A. ("Subordinator"), having an address of: 4161 Piedmont Parkway, Greensboro, NC 27410, in favor of PINNACLE CAPITAL MORTGAGE CORP ISAOA ("Junior Lien Holder"), having an address for notice purposes of: 193 BLUE RAVINE RD STE 240, FOLSOM, CA 95630.

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 08/01/2005, executed by RODNEY A WILLIAMS, AN UNMARRIED PERSON, with a property address of: 41 PATRICK LN, WASHOUGAL, WA 98671

which was recorded on 10/3/2005, in Volume/Book N/A, Page N/A, and Document Number 2005158930, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, 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, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to RODNEY A. WILLIAM (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 Junior Lien Holder in the maximum principal face amount of \$ 260,000.00 (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 Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to 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 Junior Lien Holder'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 Junior Lien Holder 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 Junior Lien Holder 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: Andrew Holland

Its: Vice President

01/31/2009

Date

Individual Acknowledgment:

State/Commonwealth/District of North Carolina

County/City of Guilford/Greensboro

On this the Thirty-First day of January, before me, Deborah Ramirez, the undersigned Notary Public, personally appeared Andrew Holland, 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 Vice President. In witness whereof I hereunto set my hand and official seal.

Deborah Ramirez
Signature of Person Taking Acknowledgment

Commission Expiration Date: 01/16/2012

Title Order No.: 00124119

EXHIBIT "A"

Lot 1 of the Diane's Short Plats, recorded in Book "3" of Short Plats, page 417, records of Skamania County, Washington.

Unofficial
Copy