

This instrument was prepared by:  
Bank of America / Shanon Blake  
9000 Southside Blvd  
Jacksonville, FL 32256

After recording return to:  
Bank of America Collateral Tracking  
9000 Southside Boulevard, Bldg 700  
Jacksonville, FL 32256  
Account #: 6071799156

APN#: 02053500070000  
Abbreviated Legal: Lot 1 of sp 2 2006163678

**Deed of Trust Subordination Agreement  
(Bank of America to Bank of America)  
REF#: 6071799156**

119619  
Bank of America, N.A.  
9000 Southside Blvd  
Jacksonville, FL 32256

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/16/2009, by Bank of America, N.A., having an address of 9000 Southside Blvd, Jacksonville, FL 32256

("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

Re: 2008168997  
**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 02/12/2008, executed  
by Randy L Payne and Christy M Payne

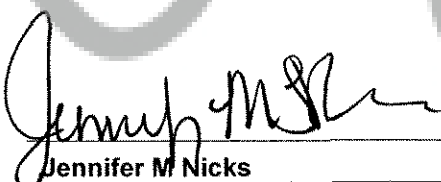
and which is recorded in Volume/Book N/A, Page N/A, and if applicable, Document Number 2008168997, of the land records of Skamania County, WA, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and 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 Randy L Payne and Christy M Payne (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 \$ 76,050.00 (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:  \_\_\_\_\_  
 Date: 4/16/2009  
 Its: Officer of Document Procurement

**Bank of America Acknowledgment:**

State/Commonwealth/District of Florida

County/City of Duval

On this the 16th day of April 2009, before me, Bernard Ward  
The undersigned officer, personally appeared Jennifer M Nicks,  
Who acknowledged him/herself to be the Officer of Document Procurement of Bank of America, N.A., and  
that (s)he, as such Officer of Document Procurement,  
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 Officer of Document Procurement. In witness  
whereof I hereunto set my hand and official seal.

  
**Signature of Person Taking Acknowledgment**  
Commission Expiration Date: 10/4/2011

This space is reserved for recording office.

