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Document Title(s)
Subordination Agreement

CRS#6460824

Reference Number(s) of related document
2004152221

Additional reference #'s on page

Grantor(s) (Last, first and Middle Initial)

RICH, KIM A

RICH, STEPHEN L, aka RICH, STEVE L

BANK OF AMERICA, NA

Additional grantors on page

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

BANK OF AMERICA, NA

_____ - (Trustee)

Additional Grantees on page

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

E 250ft of SE 1/4 of SE 1/4 of sect 16, twndship 3N, range 10E, W.M.

Full legal Description on Exhibit A

Assessor's Property Tax Parcel/Account Number

03101600140100

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. 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 of Requesting Party

This instrument was prepared by:
Bank of America
Twanna Artis
9000 Southside Blvd, Bldg 700
Jacksonville, FL 32256

APN# : 03101600140100
Abbreviated Legal:

~~After recording return to:~~
Bank of America Collateral Tracking
9000 Southside Boulevard, Bldg 700
Jacksonville, FL 32256
Account #: 3312563400

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

Bank of America, N.A.
9000 Southside Blvd, Bldg 700
Jacksonville, FL 32256

This Real Estate Subordination Agreement ("Agreement") is executed as of 08/31/2009, by Bank of America, N.A., having an address of 9000 Southside Blvd, Bldg 700, 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

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 01/16/2004, executed
by KIM A. RICH AND STEPHEN L. RICH AKA STEVE L. RICH, MARRIED TO EACH OTHER

and which is recorded in Volume/Book _____, Page _____, and if applicable, Document Number 2004152221, 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 KIM A. RICH AND STEPHEN L. RICH AKA STEVE L. RICH, MARRIED TO EACH OTHER

(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 \$ 102,914.00 (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

Please recorded concurrently w/ DOT
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: Tonya Townsend 08/31/2009
 Date
 Its: AVP of National Post Closing

Bank of America Acknowledgment:

State/Commonwealth/District of Florida

County/City of Duval

On this the 31 day of August 2009, before me, Twanna V. Artis, notary public
The undersigned officer, personally appeared Tonya Townsend,
Who acknowledged him/herself to be the AVP of National Post Closing of Bank of America, N.A., and that
(s)he, as such AVP of National Post Closing,
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 AVP of National Post Closing. In witness whereof I
hereunto set my hand and official seal.



Signature of Person Taking Acknowledgment

Commission Expiration Date: 07/17/2012

Twanna V. Artis

This space is reserved for recording office.

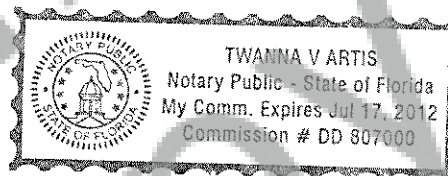
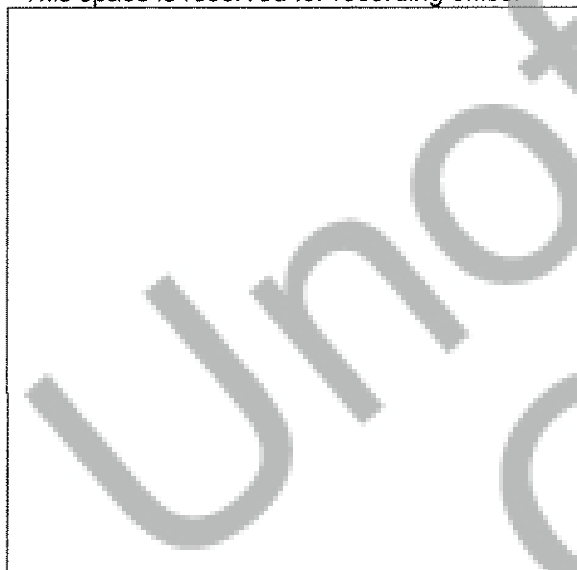


Exhibit A - Legal Description

Order ID: 0460824

The following described property:

SITUATED IN SKAMANIA COUNTY, WASHINGTON, TO WIT:

ALL THAT PORTION OF THE EAST 250 FEET OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 16, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN IN THE COUNTY OF SKAHANIA, STATE OF WASHINGTON, LYING SOUTHERLY OF COUNTY ROAD NO. 3041.

EXCEPT THAT PORTION CONVEYED TO SKAMANIA COUNTY BY INSTRUMENT RECORDED JULY 30, 1968, IN BOOK 59, PAGE 262, SKAMANIA COUNTY, DEED RECORDS.

RESERVING UNTO THE GRANTOR AN EASEMENT FOR ACCESS OVER THE ABOVE DESCRIBED PARCEL, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 1

BEGINNING AT THE NORTHWEST CORNER OF THE ABOVE DESCRIBED PARCEL; THENCE, EASTERLY ALONG SAID NORTH LINE 15 FEET; THENCE SOUTHWESTERLY IN A STRAIGHT LINE TO A POINT ON THE WEST LINE IF SAID PARCEL THAT IS SOUTH 30 FEET FROM THE NORTHWEST CORNER OF SAID PARCEL, THENCE NORTH ALONG SAID WEST LINE 30 FEET TO THE POINT OF BEGINNING.

PARCEL II

BEGINNING AT THE SOUTHWEST CORNER OF THE ABOVE DESCRIBED PARCEL; THENCE NORTH ALONG THE SAID WEST LINE 35 FEET; THENCE SOUTHEASTERLY IN A STRAIGHT LINE TO A POINT OF THE SOUTH LINE OF SAID PARCEL THAT IS 35 FEET EAST OF THE SOUTHWEST CORNER OF SAID PARCEL; THENCE WEST ALONG SAID SOUTH LINE 35 FEET TO THE POINT OF BEGINNING.

SUBJECT TO:

1. RIGHTS OF THE PUBLIC AND TO THAT PORTION LYING WITHIN THE ROAD.
2. STATUTORY MINERAL RESERVATION, IN FAVOR OF THE STATE OF WASHINGTON, PURSUANT TO CHAPTER 256, LAWS OF 1907, ARISING BY REASON OF DEED FROM THE STATE OF WASHINGTON RECORDED IN BOOK N, PAGE 12, SKAMANIA COUNTY DEED RECORDS.
3. RESERVATIONS, INCLUDING THE TERMS AND PROVISIONS THEREOF, RECORDED IN BOOK 31, PAGE 524, SKAMANIA COUNTY DEED RECORDS.
4. RESERVATIONS FOR A RIGHT OF WAY ACROSS SAID PREMISES FOR LOGGING, RAILROAD, OR ROAD AND PURPOSES INCIDENT THERETO, RECORDED MAY 31, 1909, BOOK L, PAGE 441, SKAMANIA COUNTY DEED RECORDS.

BEING THE SAME PROPERTY CONVEYED TO STEVE L. RICH AND KIM A. RICH, HUSBAND AND WIFE BY DEED FROM FRANK A. BUTLER AND LINDA B. BUTLER, HUSBAND AND WIFE DATED 06/10/1995 RECORDED 06/26/1995 IN DEED BOOK 150 PAGE 714, IN THE LAND RECORDS OF SKAMANIA, WASHINGTON.

Apn# 03101605140100