

Return Address:
Old Republic Title
Attn: Post Closing
530 South Main Street
Suite 1031
Akron, OH 44311
01-11149017-01R (21327774)

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in)

13/631
1. SUBORDINATION AGREEMENT

Reference Number(s) of Documents assigned or released:

2006161210
2011177525

Additional reference #'s on page _____ of document

Grantor(s)

BRADY, LYNN E.
IQC

Grantee(s)

BANK OF AMERICA, N.A.

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

LOT 3, OF SPT-106
Full legal on pg. 4

Assessor's Property Tax Parcel/Account Number

03 07 36 3 3 0102 00

Assessor Tax # not yet assigned

The Auditor/Recorder will rely on the information provided on the 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

~~AFTER RECORDING MAIL TO:~~

Name iQCU
 Address PO BOX 1739
 City, State, Zip VANCOUVER, WA 98668-1739
 Field for Record at Request of: BANK OF AMERICA

Account # XXX432-51

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

The undersigned subordinator and owner agrees as follows:

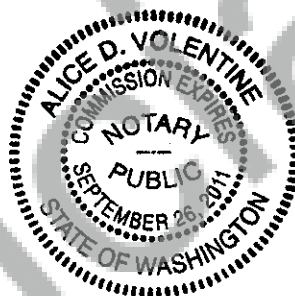
1. iQCU referred to herein as "subordinator," is the owner and holder of mortgage dated 4/11/2006 which is recorded in volume _____ of Mortgages, page _____ under auditor's file No. 2006161210, records of SKAMANIA County.
2. BANK OF AMERICA referred to herein as "lender," is the owner and holder of a mortgage dated _____ executed by _____ of Mortgages, page _____ under auditor's file No. 2011177525, records of SKAMANIA County (which is to be recorded concurrently herewith)?
3. LYNNE E. BRADY referred to herein as "owner" is the owner of all the real property described in the mortgage identified above in Paragraph 2.
4. In consideration of benefits to "subordinator" from "owner," receipt and sufficiency of which is hereby acknowledged, and to induce "lender" to advance funds under its mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's" mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing there under, including any extension or renewal thereof.
5. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" mortgage, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" has had no obligation to "subordinator" to advance any funds under its mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, note or agreements shall not defeat the subordination herein made in whole or in part.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement.
7. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the mortgage first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred to and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed.
8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust," and gender and number of pronouns considered to conform to undersigned.
 New loan not exceed \$ 102,600.

Executed this 19 day of AUGUST, 2010.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN. A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EDUCATION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH HIS/HER/THEIR ATTORNEYS WITH RESPECT THERETO.

By ERICA SAM, REP FOR IQCU By Erica S
By _____ By _____
By _____ By _____
By _____ By _____

STATE OF _____)
COUNTY OF _____)-SS



I certify that I know or have satisfactory evidence that _____
(is/are) the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: _____

Notary Public in and for the state of _____

My appointment expires: _____

STATE OF WASHINGTON)
COUNTY OF CLARK)-SS

I certify that I know or have satisfactory evidence that ERICA SAM
(is/are) the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 8-19-2010

Alice D. Valentine

Notary Public in and for the state of WASHINGTON

My appointment expires: 9-26-2011



Title Order No.: 00131631

EXHIBIT "A"

Lot 3 of the Dudley Short Plat, recorded in Book "T" of Short Plats, page 106, records of Skamania County, Washington.

EXCEPT that portion lying within road;

ALSO EXCEPT that portion conveyed to City of Stevenson by instrument recorded in Book 183, page 853.

Unofficial
Copy