AFN #2011179177 Recorded 10/04/2011 at 02:53 PM DocType: SUBOR Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 3 Auditor Timothy 0. Todd Skamania County, WA

This instrument was prepared by: Green Tree Servicing LLC

When Recorded return to: Green Tree Servicing LLC Mortgage Amendments Department 7360 South Kyrene Road T316 Tempe, AZ 85283

SUBORDINATION OF DEED OF TRUST

Acct# 89896811 5c 2 32377

MERS Phone 1-888-679-6377 MIN# 100133700027663965

Subordination Agreement is null and void if: Not recorded within 90 days of acknowledgment date, corrections or changes are made or provisions defined herein are not met.

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Countrywide Home Loans, Inc., and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a Deed of Trust in the amount of \$54,975.00 dated November 20, 2007 and recorded November 30, 2007, as Instrument No. 2007168373, hereinafter referred to as "Existing Deed of Trust", on the following described property,

Property Description:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 8 TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF THE BLANKENSHIP SHORT PLAT AS AMENDED BY INSTRUMENT RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 357, SKAMANIA COUNTY RECORDS.

Property Address: 122 James Shepard Rd, Washougal, WA 98671

WHEREAS, Bank of America, is the investor, hereinafter referred to as "Investor", for the note that is secured by the Existing Deed of Trust;

WHEREAS, Andrea K. Chasse, a single person and Paul Fearn, a single person, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

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WHEREAS, it is necessary that the new lien to Equity Home Mortgage, its successors and/or assigns, which secures a note in the amount not to exceed Three Hundred Ninety-Nine Thousand Dollars and 00/100 (\$399,000.00), hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question,

WHEREAS, MERS and the Investor are willing to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust with the condition that there are no funds from the closing disbursed to the Owners;

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Investor hereby subordinate the lien of the Existing Deed of Trust to the Lien of the New Deed of Trust conditioned upon the above-referenced provisions, so that the New Deed of Trust will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Deed of Trust.

Mortgage Electronic Registration Systems, Inc.

Cindy-S. Wright

, Assistant Secretary

Vitness 1 .

Michael Salen

Witness 2

Christian Medina

STATE OF ARIZONA

COUNTY OF MARICOPA

On Selve, before me, a Notary Public in the state of Arizona, personally appeared personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the entities, on behalf of which the person acted, executed the instrument.

FRANCES L. DOMINGUEZ
Notary Public - Arizona
Maricopa County
My Comm Expires Oct 21, 2014

WITNESS my hand and official seal.

Frances L. Dominguez, Notary public

My Commission Expires:

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Bank of America

By Green Tree Servicing LLC, Its Attorney-in-Fact

Stephanie Rodgers, Assistant Vice President

Witness

Michael Saler

Witness 2

Christian Medina

STATE OF ARIZONA

COUNTY OF MARICOPA

On 2/26/M, before me, a Notary Public in the state of Arizona, personally appeared Stephanie Rodgers, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument, the entities, on behalf of which the person acted, executed the instrument.

FRANCES L. DOMINGUEZ
Notary Public - Arizona
Maricopa County
My Comm. Expires Oct 21, 2014

WITNESS my hand and official seal.

Frances L. Dominguez, Notary public

My Commission Expires: