

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 #: 6820013866XXXX

Bank of America



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

141407
Bank of America, N.A.

This Real Estate Subordination Agreement ("Agreement") is executed
as of 01/07/2013, by Bank of America, N.A. ("Subordinator"), having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of RMC VANGUARD MORTGAGE CORP. ("Junior Lien Holder"),

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 11/22/2005,
executed
by JOHN K. MORTENSEN AND NORMA J. MORTENSEN, HUSBAND AND WIFE, with a property
address of: 1551 LABARRE ROAD, WASHOUGAL, WA 98671

which was recorded on 12/16/2005, in Volume/Book N/A, Page N/A, and Document Number
2005159896, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number
N/A, of the land records of CLARK 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

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, any interest or late charges which may accrue thereon, 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.

Paul B...

01/07/2013

Date _____

By: Deborah Brown

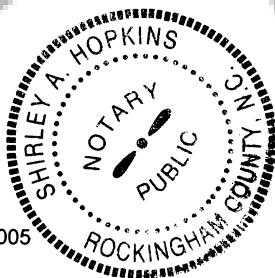
Its: Assistant Vice President

Individual Acknowledgment:

State/Commonwealth/District of North Carolina

County/City of Guilford/Greensboro

On this the Seventh day of January, 2013, before me, Shirley A. Hopkins, the undersigned Notary Public, personally appeared Deborah Brown, who acknowledged him/herself to be the Assistant Vice President of Bank of America, N.A., and that (s)he, as such Assistant 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 Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



Signature of Person Taking Acknowledgment
Commission Expiration Date: 03/02/2014

93-12-3421NSBW 02-2005

(for use in ID, OR, WA)