

756119

WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING

SUBORDINATION AGREEMENT

Grantor(s):

- 1. Bryan Douglas MacDonald and Amanda J MacDonald

☐ Additional names on page \_\_\_\_ of document

Grantee(s):

- 1. RBS Citizens, N.A.

☐ Additional names on page \_\_\_\_ of document

Abbreviated Legal Description (lot, block and plat name, or section-township-range):

Lot 2, BK 2, pg 114  
Block \_\_\_\_\_  
Plat \_\_\_\_\_  
Section \_\_\_\_\_

☐ Additional legal description is on page \_\_\_\_ of document

Assessor's Property Tax Parcel Account Number(s): 02 05 19 00 0103 00

Reference Numbers of Documents assigned or Released (if applicable)

2006162269

☐ Additional reference numbers on page \_\_\_\_ of document

## SUBORDINATION AGREEMENT

THIS AGREEMENT is made as of the 7th day of February, 2013, by First Horizon Home Loan Corporation ("Original Lender"), and Bryan Douglas MacDonald and Amanda J MacDonald with reference to the following facts:

A. First Horizon Home Loan Corporation, Original Lender is the beneficiary of that certain Deed of Trust dated June 10, 2006, in the principal amount of Sixty Five Thousand Dollars (\$65,000.00) and recorded on July 11, 2006 in the real property records of Skamania County, Washington, under Recording No. 2006162269 and assigned to RBS Citizens, N.A. recorded on December 10, 2009 under Recording No. 2009174502 in by and among Bryan Douglas MacDonald and Amanda J MacDonald, as grantor, and First Horizon Home Loan Corporation, as Trustee (the "Subordinate Deed of Trust" ), covering real property more particularly described on EXHIBITA attached hereto and commonly known as: 411 Thuja Narrow Rd, Washougal, Washington 98671.

B. Will execute and deliver to First Horizon Home Loan Corporation ("New Lender") a deed of trust encumbering the described property securing a total indebtedness not to exceed in principal amount the sum of Two Hundred Forty Eight Thousand Dollars (\$248,000.00) ("New Deed of Trust").

C. RBS Citizens, N.A is willing to subordinate the lien of the Subordinate Deed of Trust to the lien of the New Deed of Trust.

NOW, THEREFORE, for good and valuable consideration, receipt whereof is hereby acknowledged, the parties do hereby agree as follows:

1. RBS Citizens, N.A hereby authorizes New Lender or its agent to insert the recording data of the New Deed of Trust in the space provided below in the event the New Deed of Trust has not been recorded at the time Original Lender executes this Subordination Agreement. The New Deed of Trust was recorded MARCH 26, 2013, in under Recording No. 2013 000546, in Skamania County, State of Washington.

2. RBS Citizens, N.A hereby subordinates the lien of the Subordinate Deed of Trust to the lien of New Deed of Trust and to all advances or charges made or accruing thereunder, including any extension, renewal, or modification thereof; to the extent the New Deed of Trust does not secured more than the principal amount of Two Hundred Forty Eight Thousand Dollars (\$248,000.00) plus interest, advances made by New Lender to protect the lien, and attorneys fees and costs.

3. RBS Citizens, N.A acknowledges that prior to the execution hereof, it has had the opportunity to examine the terms of the New Deed of Trust and the note and agreements

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relating thereto; consents to and approves the same; and recognizes that New Lender has no obligation to Original Lender to advance any funds under the New Deed of Trust or to see to the application of any funds advanced by New Lender; and any application or use of such funds for purposes other than those provided for in such deed of trust, note, or agreements shall not defeat, in whole or in part, the subordination made herein.

4. It is understood and agreed that New Lender would not make the loan secured by the New Deed of Trust without this Subordination Agreement.

5. 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 Original Deed of Trust to the lien or charge of the New Deed of Trust in favor of New Lender 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 Original Deed of Trust which provide for the subordination of the lien or charge thereof to a deed of trust to be thereafter executed.

6. This Agreement shall be governed by the laws of the State of Washington. It may be modified or terminated only in writing signed by RBS Citizens, N.A and New Lender. This agreement shall be binding upon and inure to the benefit of the heirs, administrators, successors and assigns of the parties.

EXECUTED as of the day and year first above written.

SIGNED IN THE PRESENCE OF:

*Edward Brodeur*  
Edward Brodeur

RBS CITIZENS, N.A.

By: *Christopher Knowles*  
Christopher Knowles, Vice President

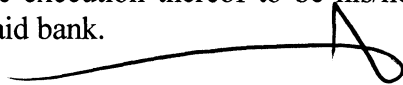
Unofficial Copy

STATE OF RHODE ISLAND)

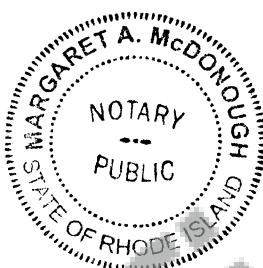
) ss.

COUNTY OF KENT )

In Warwick, on this 7th day of February, 2013 before me personally appeared Christopher Knowles, the Vice President of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.



Notary Public: Margaret A. McDonough  
My Commission Expires: November 27, 2016



Unofficial Copy

Form No. 3301 (01/08)  
Short Form Commitment

ORDER NO: 7556119n  
FILE NO: 7556119n  
CUSTOMER REF: 1222043510

**Exhibit "A"**

Real property in the City of **WASHOUGAL**, County of **Skamania**, State of **Washington**, described as follows:



**LOT 2 OF THE RAYMOND R. REAMER SHORT PLAT, RECORDED IN BOOK "2" OF SHORT PLATS, PAGE 114, RECORDS OF SKAMANIA COUNTY, WASHINGTON.**

**FOR INFORMATION ONLY:**

**LOT 2 RAYMOND R. REAMER SHORT PLAT, BK "2" PG 114**

Commonly known as: 411 Thuja-Narrows R, WASHOUGAL, WA 98671

APN #: **02051900010300**

 **MACDONALD**  
**46631755** **WA**  
**FIRST AMERICAN ELS**  
**SUBORDINATION AGREEMENT**  


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