

**AFTER RECORDING RETURN TO:**  
American Mortgage Settlement Services  
4877 Galaxy Parkway, Ste I  
Cleveland, OH 44128  
AMSS File: 1228086

**DOCUMENT TITLE(S)**

**SUBORDINATION AGREEMENT**

**GRANTOR (LAST NAME, FIRST NAME, INITIALS):**

**Mortgage Electronic Registration Systems, Inc as Nominee for Aegis Funding  
dba Aegis Home Equity**

**BORROWER (LAST NAME, FIRST NAME, INITIALS)**

**Sydney C Goyne and Gloria J Goyne, Husband & Wife**

**GRANTEE/ASSIGNEE/BENEFICIARY (LAST NAME, FIRST NAME, INITIALS):**

**Citibank, N.A.**

**LEGAL DESCRIPTION: (ABBREVIATED: I.E. LOT, BLOCK, PLAT OR SECTION, TOWNSHIP, RANGE)**

**Lot 1, Windsong Estates No. 2, Plat Book "B", Pg. 105, Skamania County**

**COMPLETE LEGAL DESCRIPTION IS LISTED ON PAGE Exhibit "A" OF DOCUMENT.**

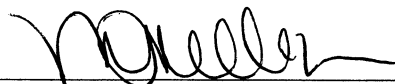
**ASSESSOR'S TAX PARCEL NUMBER(S):**

**02-07-20-4-2-0400-00**

**REFERENCE NO: 2005157420**

**THE AUDITOR/RECORDER WILL RELY ON THE INFORMATION PROVIDED ON THIS FORM. THE STAFF WILL NO  
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 process requirements may cover up or otherwise obscure  
some part of the text of the original document.**

  
\_\_\_\_\_  
**Signature**

~~AFTER RECORDING, RETURN TO:~~  
**HSBC**  
Capture Center/Imaging  
2929 Walden Ave  
Depew, NY 14043  
Loan Number: 10690451  
MIN Number: 100014700950065786  
Phone Number: 888-679-6377

CROSS REFERENCES:  
Security  
Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_  
**Citibank, NA**  
Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_

**SUBORDINATION AGREEMENT**  
**AMSS FILE NO. 1228086**

WHEREAS the undersigned **Mortgage Electronic Registration Systems, Inc** as nominee for **Aegis Funding dba Aegis Home Equity** (the “Original Lender”) is the holder of a certain **Deed of Trust** (the “Security Instrument”) executed by **Sydney C. Goyne and Gloria J. Goyne**, dated **May 20, 2005**, to secure a note to Original Lender in the amount of **\$50,000.00**, said instrument encumbering certain property located at **3201 Sunset Dr, North Bonneville, Skamania County, Washington** (“the Property”), and being more particularly described on “Exhibit A” attached hereto; and

WHEREAS the Original **Skamania County, Washington**], on **May 25, 2005**, Instrument **2005157420**,; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **Citibank, NA** and its successors and assigns (the “**Citibank, NA Security Instrument**”), executed by **Mark S. Kramer**, dated 1.17.13, to secure a note to **Citibank, NA** in the amount not to exceed **\$116,811.00**, said instrument also encumbering the Property; and

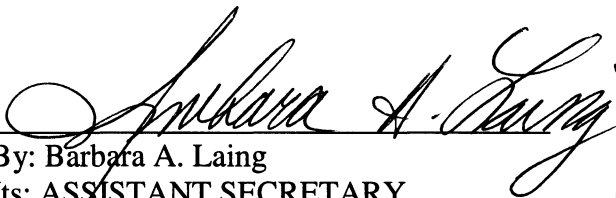
WHEREAS the **Citibank, NA** Security Instrument was recorded by the [Clerk of Superior Court], **Skamania** County, **Washington**], on ~~(concurrently)~~ Book \_\_\_\_, Page \_\_\_\_; and

WHEREAS Original Lender and **Citibank, NA**'s desire to establish **Citibank, NA**'s position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Citibank, NA** Security Instrument, but, shall not be subordinate to any future advances taken under the **Citibank, NA** Security Instrument, except those corporate advances expressly permitted in the **Citibank, NA** Security Instrument;

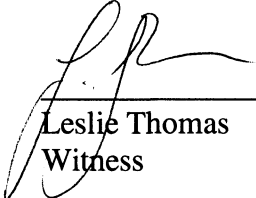
THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of Branch Banking and Trust Security Instrument, but, shall not be subordinate to any future advances taken under the **Citibank, NA** Security Instrument, except those corporate advances expressly permitted in the **Citibank, NA** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **Citibank, NA** Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale thereunder and shall apply with like force and effect to any renewal thereof.

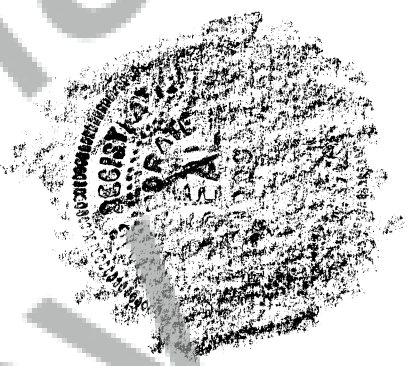
WITNESS the hand and seal of the undersigned, this **9th** day of **November**, 2012.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR  
AEGIS FUNDING DBA AEGIS HOME EQUITY**

  
By: Barbara A. Laing  
Its: ASSISTANT SECRETARY

Signed, sealed and delivered  
in the presence of

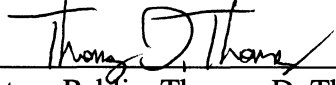
  
Leslie Thomas  
Witness

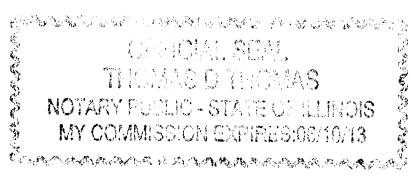


State of IL  
County of DuPage

I, Thomas D Thomas, a Notary Public in and for the State of Illinois and County of DuPage, do hereby certify that Barbara A. Laing and Leslie Thomas personally appeared before me this day and acknowledged that as the Assistant Secretary and Witness of **Mortgage Electronic Registration Systems, Inc as nominee for Aegis Funding dba Aegis Home Equity**, a Corporation, and that as Assistant Secretary and Witness, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the **9th** day of **November**, 2012.

  
Notary Public: Thomas D. Thomas  
My commission expires: 6/10/13  
Seal:



Title No: AMSS-1228086

**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAMANIA, STATE OF Washington,  
AND IS DESCRIBED AS FOLLOWS:

LOT 1 OF WINDSONG ESTATES NO. 2, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "B" OF PLATS,  
PAGE 105, RECORDS OF THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

EXCEPT THAT PORTION CONVEYED TO THE CITY OF NORTH BONNEVILLE BY AUDITOR'S FILE NO. 2006162039.

Parcel ID: 02-07-20-4-2-0400-00

Commonly known as 3201 SUNSET Drive, North Bonneville, WA 98639  
However, by showing this address no additional coverage is provided

Unofficial  
Copy