AFN #2014000384 Recorded 03/04/2014 at 02:45 PM DocType: SUBOR Filed by: FIRST AMERICAN TITLE INS Page: 1 of 4 Auditor Timothy O. Todd Skamania County, WA

WHEN RECORDED, RETURN TO: FIRST AMERICAN TITLE INSURANCE CO. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

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 <u>must</u> be filled in)
1. <u>Subordination Agreement</u> 3.
Reference Number(s) of Documents assigned or released:
Additional reference #'s on page of document Book 1Liber 235, pg402
Granfor(s) (Last name, first name, initials) 1. Neighbank NA 2
Additional names on page of document.
Additional names on page of document.
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) Additional legal is on page of document.
Assessor's Property Tax Parcel/Account Number
assigned 8-20-1-4-0205-00 and 03,08-20-1-4-0205-00
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

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SUBORDINATION AGREEMENT

81918390

THIS AGREEMENT made this 31st day of January, 2014, in favor of BANK OF AMERICA it's successors and/or assigns, with an office at 7660 DEAN MARTIN BLVD, LAS VEGAS, NV 89139 ("Lender") by KEYBANK NATIONAL ASSOCIATION, having a place of business at 4910 Tiedeman Road, STE C, Cleveland, Ohio 44144. ("Subordinate Lender")

WITNESSETH:

WHEREAS, Subordinate Lender is the owner and holder of the following Mortgage/Deed of Trust covering the property located at 102 VALLEY DRIVE, CARSON, WA 98610 and as more fully described therein ("Mortgaged Property"), and of the note or bond which said Mortgage/Deed of Trust secures ("Subordinate Lender Note"):

a) Mortgage/Deed of Trust dated December 30, 2002, made by: LARRY P MAHAFFEY and CONSTANCE K RUSSELL to KEYBANK NATIONAL ASSOCIATION to secure the sum of \$28,000.00 recorded on Real Property in the SKAMANIA County Recorder/Clerk's Office in WA Book/Liber 235 Page 402. ("Subordinate Lender Mortgage").

WHEREAS, on condition that the Subordinate Lender Mortgage/Deed of Trust be subordinated in the manner hereinafter appearing, Lender has or is about to accept a mortgage/deed of trust covering the Mortgaged Property, made by LARRY P MAHAFFEY and CONNIE K MAHAFFEY ("Borrower") to Lender to secure an amount not to exceed (\$50,300.00) and interest, said mortgage/deed of trust being hereinafter collectively referred to as the "Lender Mortgage/Deed of Trust".

NOW, THEREFORE, in consideration of One Dollar (1.00) and other good and valuable consideration and to induce Lender to accept the Lender Mortgage/Deed of Trust the receipt and sufficiency of said consideration being hereby acknowledged, Subordinate Lender does hereby covenant, consent and agree with Lender as follows:

The Subordinate Lender Mortgage/Deed of Trust shall be and is hereby made subject and subordinate in lien to the lien of the Lender Mortgage/Deed of Trust in the principal amount not to exceed \$50,300.00 and interest together with any and all advances heretofore or hereinafter made and pursuant to the Lender Mortgage/Deed of Trust and together with any and all renewals or extensions of the Lender Mortgage/Deed of Trust or the note secured thereby, ("Lender Note").

THIS AGREEMENT may not be changed or terminated orally and shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns, of the parties hereto.

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IN WITNESS WHEREOF, Subordinate Lender hereto has duly executed this agreement the day and year first above written.

KEYBANK NATIONAL ASSOCIATION

STATE OF OHIO

COUNTY OF STARK

Before me, a Notary Public in and for the said County and State, personally appeared RICHARD F. COPPOLINO, AVP of KEYBANK NATIONAL ASSOCIATION, the corporation which executed the foregoing instrument who acknowledged that they did sign the foregoing instrument for and on behalf of said corporation, being thereunto duly authorized, and that the same is the free act and deed individually and as such officers and free act of deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Canton, Ohio, this the 31st day of January, 2014.



NANCY L. KING

Notary Public, State of Ohio
My Commission Expires
My commission expires
September 22, 2017

My commission expires:

THIS INSTRUMENT PREPARED BY: KEYBANK NATIONAL ASSOCIATION

When recorded mail :: KEYBANK NATIONAL ASSOCIATION P.O.BOX 6899 CLEVELAND, OH 44101

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Form No. 3301 (01/08) Short Form Commitment ORDER NO: FILE NO: CUSTOMER REF:

8196390n 8196390n 249040792

Exhibit "A"

Real property in the City of **CARSON**, County of **SKAMANIA**, State of **Washington**, described as follows:

LOT 4, NEWMAN SUBDIVISION, ACCORDING TO THE RECORDED PLAT THEREOF RECORDED IN BOOK B OF PLATS, PAGE 67, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

FOR INFORMATION ONLY:

LOT 4 NEWMAN SUBD BK B PG 67

TOGETHER WITH A MULTIWIDE MANUFACTURED HOME, which is permanently affixed and attached to the land and is part of the Real Property and which, by intention of the parties, shall constitute a part of the realty and shall pass with it:

Year/Make: 1993/REDMAN

L X W: 50X28 VIN #: 011818708

Commonly known as: 102 VALLEY DRIVE, CARSON, WA 98610

APN #: 03-08-20-1-4-0205-00 and 03-08-20-1-4-0205-00

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FIRST AMERICAN ELS

SUBORDINATION AGREEMENT