

55193
(3)

NO. 559551
AT THE REQUEST OF:
LATAH COUNTY TITLE CO
DATE & HOUR
010-24-13 10:43 AM
SUSAN PETERSEN
LATAH COUNTY RECORDER
FEE \$ 16.00 BY C. S. Smith
Deputy

Tax/Parcel Identification No.:
Prepared By/Record and Return To:
Bank of America, N.A.
One Mortgage Way
P.O. Box 5449
Mt. Laurel, NJ 08054
Mail Stop : DC
Loan No: 7104766782/ 7102059958

SUBORDINATION AGREEMENT

WHEREAS, Bank of America, N.A., as successor by merger to Merrill Lynch Credit Corporation ("BANA"), whose address is 5201 Gate Parkway, Jacksonville, FL 32256, is the holder of record of the following described Deed of Trust/Security Deed ("Security Instrument"), covering that certain property in Latah County, State of Idaho, described in Exhibit A attached hereto and made a part hereof (the "Premises"):

(1) Security Instrument executed by Deborah S. Wallin a/k/a Deborah Wallin, an unmarried person, dated October 19, 2007, to secure a loan in the amount of \$45,000.00 in favor of Merrill Lynch, which Security Instrument was recorded on November 2, 2007, as Document No. 518226, in the public records of said County (the "First Security Instrument");

(2) Security Instrument executed or to be executed by Deborah S. Wallin a/k/a Deborah Wallin, an unmarried person, to be recorded concurrently herewith in public records of said County, to secure a loan in the amount of \$204,000.00 in favor of BANA (the "Second Security Instrument"); and

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WHEREAS, BANA desires to establish the priority of its two liens and desires to establish the Second Security Instrument as a first lien on the Premises and to subordinate the lien of the First Security Instrument to the lien of the Second Security Instrument.

NOW THEREFORE, BANA subordinates the lien of the First Security Instrument to the lien of the Second Security Instrument and declares that the Second Security Instrument shall be a first lien on the Premises and shall be entitled to the same rights and privileges, both in law and equity, as it would have had if the Second Security Instrument had been executed, delivered and recorded prior to the First Security Instrument.

Executed this 7th day of June, 2013.

IN THE PRESENCE OF

Jody Hunter
Witness Signature

Jody Hunter
Printed Name

[Signature]
Witness Signature

Shannon M. Parmenter
Print Name

BANK OF AMERICA, N.A.

By: PHH Mortgage Corporation, Authorized Agent

[Signature]
By:

Name: Laurie Perkins

Title: Vice President

STATE OF FLORIDA
COUNTY OF DUVAL

The foregoing instrument was acknowledged before me this 7th day of June, 2013, by Laurie Perkins, Vice President, of PHH Mortgage Corporation, the duly authorized agent of Bank of America, N.A., on behalf of the corporation. She is personally known to me.

[Signature]
Name:

Notary Public, State of Florida

Commission No.:

My Commission Expires:



COPY

Exhibit A
(Property Description)

A PARCEL OF LAND SITUATED IN THE STATE OF IDAHO, COUNTY OF LATAH,
WITH A STREET LOCATION ADDRESS OF 1131 NEARING RD; MOSCOW, ID
83843-8771 CURRENTLY OWNED BY DEBORAH WALLIN HAVING A TAX
IDENTIFICATION NUMBER OF RP017300000160 AND FURTHER DESCRIBED AS
NEARING ADD LOT 16 17 40 5.

UNOFFICIAL
COPY