

(3) That this agreement shall be the whole and only agreement with regard to the subordination of the lien or charge of the deed of trust first above mentioned to the lien or charge of the deed of trust in favor of Lender above referred to and shall supersede and cancel, but only insofar as would affect the priority between the deeds of trust hereinbefore specifically described, any prior agreements as to such subordination, including, but not limited to, those provisions, if any, contained in the deed of trust first above mentioned, which provide for the subordination of the lien or charge thereof to another deed or deeds of trust or to another mortgage or mortgages.

Beneficiary declares, agrees and acknowledges that

(a) It consents to and approves (i) all provisions of the note and deed of trust in favor of Lender above referred to, and (ii) all agreements, including but not limited to any loan or escrow agreements, between Owner and Lender for the disbursement of the proceeds of Lender's loan;

(b) Lender in making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will, see to the application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part;

(c) It intentionally and unconditionally waives, relinquishes and subordinates the lien or charge of the deed of trust first above mentioned in favor of the lien or charge upon said land of the deed of trust in favor of Lender above referred to and understands that in reliance upon, and in consideration of, this waiver, relinquishment and subordination specific loans and advances are being and will be made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination; and

(d) An endorsement has been placed upon the note secured by the deed of trust first above mentioned that said deed of trust has by this instrument been subordinated to the lien or charge of the deed of trust in favor of Lender above referred to.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.

"Beneficiary"

Community Bank,
a California corporation

By: [Signature]
Title: F.V.P. William W. Robi

By: [Signature]
Title: F.V.P. JENNIS M. MURPHY

"Owner"

Frank Eugene Raper

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

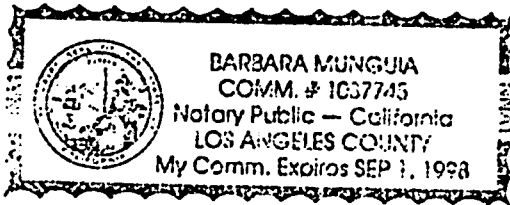
State of California

County of Los Angeles

On October 19, 1994 before me, Barbara Munquia, Notary Public,
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Dennis M. Murphy and William W. Robi-----,
NAME(S) OF SIGNER(S)

personally known to me - ~~OR~~ - ~~proved to me on the basis of satisfactory evidence~~
to be the person(s) whose name(s) ~~is/are~~ subscribed to the within instrument and ac-
knowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized
capacity(ies), and that by ~~his/her/their~~ signature(s) on the instrument the person(s),
or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Barbara Munquia
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
- CORPORATE OFFICER
1st V.P. and E.V.P.
TITLE(S)
- PARTNER(S) LIMITED
- GENERAL
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER: _____

DESCRIPTION OF ATTACHED DOCUMENT

Subordination Agreement
TITLE OR TYPE OF DOCUMENT

Two (2)
NUMBER OF PAGES

October 19, 1994
DATE OF DOCUMENT

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)
Community Bank

SIGNER(S) OTHER THAN NAMED ABOVE

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"Beneficiary"

Community Bank,
a California corporation

By: [Signature]
Title: F.V.P.

By: [Signature]
Title: F.V.P.

"Owner"

[Signature]
Frank Eugene Raper

STATE OF ~~NEVADA~~/CALIFORNIA

County of LOS ANGELES ss.

On OCTOBER 24, 1994 personally appeared before me,

a Notary Public (or judge or other authorized person, as the case may be),

FRANK EUGENE RAPER

who acknowledged that he executed the above instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official stamp at my office in the County of LOS ANGELES the day and year in this certificate first above written.

[Signature]
Signature of Notary



REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

'94 OCT 26 P3:58

349431
BK 1094 PG 4629

SUZANNE BEAUREAU
RECORDER
\$10.00 PAID [Signature] DEPUTY