

562128EB

RECORDING REQUESTED BY

WELLS FARGO BANK, N.A.

WHEN RECORDED MAIL TO

WELLS FARGO BANK, N.A.
The William Barnhart Center at Hillsboro
Attn: Collateral Control
P. O. Box 5140
Portland, OR 97208-5140

Loan No. 812-746-6142715-8001

CONSENT TO SUBORDINATE

THIS CONSENT TO SUBORDINATE, made this 05 day of March, 1998 by WELLS FARGO BANK, N.A. successor to First Interstate Bank of Nevada, N.A. ("Bank") for the benefit of Presidential Home Finance ("Lender");

WITNESSETH:

On or about September 18, 1996, WILLIAM LEE DAVIDSON MARION, INDIVIDUALLY AND WILLIAM LEE DAVIDSON MARION, TRUSTEE OF THE WILLIAM LEE DAVIDSON MARION LIVING TRUST DATED AUGUST 24, 1995 being the owner (s) of the following described property in Douglas County, Nevada, to wit:

LOT 19, AS SHOWN ON THE MAP OF PINE RIDGE SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON AUGUST 8, 1956, IN BOOK 1 OF MAPS, AS DOCUMENT NO. 11664.

ASSESSOR'S IDENTIFICATION NO.: 07-203-04

executed and delivered to Bank a certain Deed of Trust (herein called the Bank's lien) on said described property to secure a revolving line of credit indebtedness in the sum of \$50,000.00, which lien was recorded: September 23, 1996, Document No. 397012

Reference to the document so recorded or filed hereby is made. The Bank has never sold or assigned said lien and at all times since the date thereof has been and now is the owner and holder thereof and the debt thereby secured.

Lender is about to loan a sum not to exceed \$256,000.00 to the present owner of the property above described to be secured by the present owners' Deed of Trust (hereinafter called the Lender's lien) upon said property.

To induce Lender to make the loan last mentioned, owner(s) have requested Bank to subordinate Bank's lien to the lien about to be taken by Lender as above set forth.

NOW THEREFORE, for value received and for the purpose of inducing Lender to make the loan aforesaid, Bank, for itself, its successors and assigns, hereby covenants, consents and agrees that the Bank's lien on said described property is and shall always be subject and subordinate to Lender's lien, and that Lender's lien in all respects shall be first, prior and superior to that of Bank, provided always, however,

OTH-LINE.DOC

0434450

BK0398PG1846

if Lender's lien is not duly filed or recorded within 60 days after the date first shown above this Consent to Subordinate shall be null and void and of no force or effect.

Nothing herein shall be construed to change, alter or impair Bank's lien except as herein above expressly set forth.

In construing this consent to subordinate and where the context so requires, the singular includes the plural; the masculine includes the feminine and the neuter, and all grammatical changes shall be supplied to cause this consent to apply to corporations as well as to individuals.

IN WITNESS WHEREOF, the undersigned has set his hand and seal the day and year first above written.

WELLS FARGO BANK, N.A.

BY: *Gail M. Jorgenson*
Gail M. Jorgenson

STATE OF: OREGON) **SS**
COUNTY OF WASHINGTON)

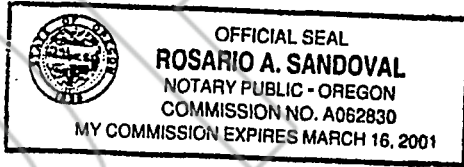
TITLE: Supervisor

On March 5, 1998 before me the undersigned, a Notary Public in and for said state personally appeared G. E. Klein, Banking Officer 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 acknowledge 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.

NOTARY STAMP OR SEAL

Rosario Sandoval
Notary Public in and for said County and State
ROSARIO A. SANDOVAL
(Notary's name must be typed or legibly printed)



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

'98 MAR -9 P3:14

LINDA SLATER
RECORDER
\$ 8.00 PAID KZ DEPUTY

OTH-LINE.DOC

0434450
BK0398PG1847