

AFTER RECORDING RETURN TO:

USDA RURAL DEVELOPMENT **BK01006E1232**
111 SHECKLER RD.
FALLON NV 89406

0781517

RECORDED
INDEXED
RHS #11835195

DO-501003-DB
DO-990898-TO

APN Portion of
1220-21-510-243 and
1220-21-510-256

RECORDED
INDEXED
RECORDED BY

USDA
Form RD 460-2
(Rev. 4-97)

SUBORDINATION BY THE GOVERNMENT

Position 1 (Chattel Security)
Position 5 (Real Estate Security)

The United States of America acting through the United States Department of Agriculture (called the "Government") is the owner and holder of the following-described instruments executed by Caren Guerra and Douglas of Nevada County, State of Nevada :

Title of Instrument	Date of Instrument	Date Filed	Office Filed	Document File or Book No.	Page No.
Deed of Trust		1-10-00		DOC NO 484213	1531

WELLS FARGO BANK
AND, NEVADA, NA (called the "Lender") has agreed to loan \$ 27,990.00 *
to Caren Guerra and
(called the "Borrower") for the following purposes:

Participation Loan for a Single Family Dwelling

* Recorded on 1-10-00, Book, 0100, Page 1526 No. 484213 Document

THEREFORE, in consideration the Lender's agreement to make such loan to Borrower, the Government (1) consents to the Borrower obtaining the loan from the Lender for such purposes, and (2) agrees to and does subordinate in favor of the Lender and its successors and assigns its liens or security interests created or evidenced by the above-described instruments insofar as they cover the following-described property and provided the Lender perfects a lien on that property:

RS Lot 9, in Block A, as shown on the map of CAHI #6, a Planned Unit Development, filed in the office of the County Recorder of Douglas County, State of Nevada, on November 24, 1999, in Book 1199, at Page 4453, as Document No. 481452, Official Records.

This subordination is limited to the amount actually loaned by the Lender to the Borrower (principal and accrued interest) for the forgoing purposes and also the amount actually advanced for foreclosure costs and other advances made or to be made by the Lender, for a total limitation not to exceed \$ 27,990.00 * Any amount which is in excess of this figure will not be covered by this subordination unless prior written consent was obtained from the Government for incurring the expenditure in question. The Lender must incorporate into the borrower's note a statement that the loan will be in default should any proceeds of the loan funds obtained as a result of this subordination be used (1) for a purpose that will contribute the excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity, provided by 7 C.F.R. part 1940, subpart G, or (2) for any purpose not provided for above.

0484214
BK0100PG1538

BKO100681238

IN WITNESS WHEREOF, The United States of America has caused this subordination to be signed on the 4th day of January, 2000, pursuant to the delegated authority published in 7 C.F.R. part 1900, subpart A.

WITNESS: _____
UNITED STATES OF AMERICA,
BY Nina C. Hooks
Nina C. Hooks
TITLE Acting Community Development Manager
U.S. Department of Agriculture.

*(NOTE TO LENDER: You are advised to obtain a perfected security interest on the above property. When the indebtedness has been satisfied please mark this form "PAID IN FULL" and return it to the Department of Agriculture at the following address: USDA RURAL DEVELOPMENT, 111 Sheckler Rd., Fallon, NV 89406.)

STATE OF NEVADA
COUNTY OF Douglas } ss:

ACKNOWLEDGMENT

On this 4th day of January, ~~2000~~, before me, the subscriber, a

Notary Public, in and for the above county and State, appeared

Nina C. Hooks, known to me to be acting Community Development Manager, United States Department of Agriculture, and the person who executed the foregoing instrument, and he/she acknowledged to me that he/she executed the same as the free act and deed of the United States of America, for the uses the purposes mentioned in it.

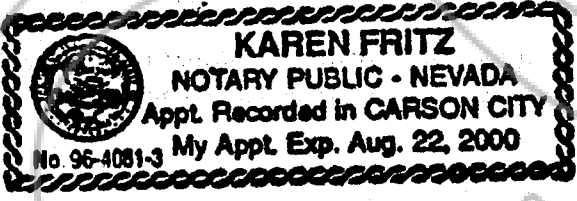
IN WITNESS WHEREOF, I have set my hand and seal at Northern Nevada Title Company

the day and year listed above.

[SEAL]

Karen Fritz (Signature)
Escrow Assistant (Title)

My commission expires 8/22/2000



REQUESTED BY
Northern Nevada Title Company

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JAN 10 PM 3:43

LINDA SLATER
RECORDER

\$ 8.00 PAID DEPUTY

0484214

BKO100PG1539