

AFTER RECORDING RETURN TO:

APN# 1220-21-511-011

\*USDA Rural Development  
111 Sheckler Road  
Fallon, Nevada 89406

DO-1000736-DB

RHS #80263002

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 Dawn V. Gadwill and of Douglas

County, State of Nevada

<i>Title of Instrument</i>	<i>Date of Instrument</i>	<i>Date Filed</i>	<i>Office Filed</i>	<i>Document File or Book No.</i>	<i>Page No.</i>
Deed of Trust	1/10/00	1/10/00	Douglas	0484220, Bk 0100	1549-1555

AND, Wells Fargo Home Mortgage, Inc. (called the "Lender") has agreed to loan \$40,000.00 \* to Dawn V. Gadwill and and (called the "Borrower") for the following purposes:

\*Recorded 10-2-00, 2000, Participation Loan for a Single Family Dwelling Book 1000, Page 145, as Document # 500591  
Official Records

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: Lot 11 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 \$40,000.00. \* 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.

RD 460-2 (Rev. 4-97)

0500592

BK1000PG0156

IN WITNESS WHEREOF, The United States of America has caused this subordination to be signed on the 21st day of September, 2000, pursuant to the delegated authority published in 7 C.F.R. part 1900, subpart A.

WITNESS: \_\_\_\_\_  
\_\_\_\_\_

UNITED STATES OF AMERICA,  
BY Barbara B. Williams  
TITLE 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 Road, Fallon, NV 89406.)

STATE OF NEVADA }  
COUNTY OF CHURCHILL } ss:

**ACKNOWLEDGMENT**

On this 21st day of September, 2000, before me, the subscriber, a  
\_\_\_\_\_  
Notary Public \_\_\_\_\_, in and for the above county and State, appeared

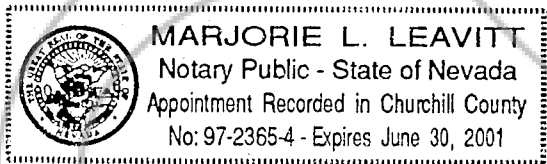
Barbara B. Williams, known to me to be Community Development Manager,  
United States Department of Agriculture, and the person who executed the foregoing instrument, and he/she acknowledged to me that he/she executed the same as the free act and deed of the United States of America, for the uses the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

IN WITNESS WHEREOF, I have set my hand and seal at Fallon, Nevada  
\_\_\_\_\_ the day and year listed above.

[SEAL]

My commission expires 6/30/2001

Marjorie L. Leavitt  
\_\_\_\_\_  
(Signature)  
Notary  
\_\_\_\_\_  
(Title)



REQUESTED BY  
Northern Nevada Title Company  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2000 OCT -2 PM 3: 05

LINDA SLATER  
RECORDER  
\$ 8.00 PAID KZ DEPUTY

**0500592**  
**BK 1000PG0157**