

(Do not write above this line. This space is reserved for recording.)

#68181000832999

Bank of America



**Real Estate Subordination Agreement
(Bank of America to Third Party)**

This instrument was prepared by and after recording return to:

**Bank of America, N.A.
P.O. Box 26865
Richmond, VA 23261-7025
Attn: Portfolio Administration**

This Real Estate Subordination Agreement ("Agreement") is executed as of June 29, 2001, by **Bank of America, N.A.**, formerly known as NationsBank, N.A. ("Bank of America"), having an address of P.O. Box 26865 Richmond, VA 23261-7025 ("Subordinator"), in favor of **Homecomincs Financial Network Inc.**, having an address for notice purposes of 1425 N. McDoidell Blvd, Suite 250; Petaluma, CA 94954 (Junior Lienholder).

Whereas, Bank of America is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated November 27, 2000, executed by **William R. Hayes and Karen Todd Hayes** and which is recorded in **Volume/Book 1200, Page 1157-1161**, and if applicable, **Document# 504585**, of the land records of **Douglas County, Nevada**, as same may have been or is to be modified prior hereto or contemporaneously herewith (**the "Senior Lien"**), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Junior Lienholder has been requested to make a loan, line of credit or other financial accommodation to **William R. Hayes and Karen Todd Hayes** (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (**the "Junior Lien"**), covering, without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of **Homecomincs Financial Network Inc.** in the maximum principal face amount of \$248,000.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); and

Whereas, Junior Lienholder requires, as a condition to the making of the Obligation, that the Junior Lien be superior to the Senior Lien;

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Now, Therefore, for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, and with the understanding by Bank of America that Junior Lienholder will rely hereon in making the Obligation, Bank of America agrees and covenants that the Senior Lien and the rights of Bank of America thereunder and all other rights of Bank of America now or hereafter existing in or with respect to the Property are hereby subordinated, and are and shall remain completely and unconditionally subordinate to the Junior Lien and the rights of Junior Lienholder thereunder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien and /or the Obligation.

This Subordination Agreement is limited to an amount of **\$248,000.00**, which is the original amount of the Junior Lienholder's principal balance; plus interest and any additional amounts advanced pursuant to the provision of said security instrument for payment of insurance premiums, taxes, cost of collection or protection of the value of the Property or Junior Lienholder's rights in the Property. This Agreement shall inure to the benefit of Junior Lienholder and be binding upon Bank of America, its successors and assigns and shall be binding upon any purchaser or purchasers (at foreclosure or otherwise) of the Property or any part thereof, and their respective heirs, personal representatives, successors and assigns.

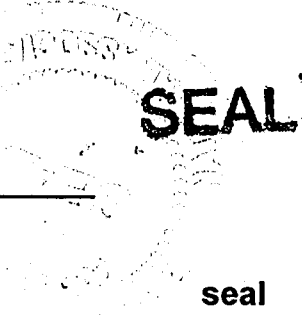
COOPER

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Valeria Y. Jones
Witness name: Valeria Y. Jones
April D. Smith
Witness name: April D. Smith

Bank of America, N. A.
By: David W. Denson
David W. Denson, Vice President



The following states must have Trustee sign subordination Agreement: AZ, DC, NC, NV and VA.

The trustee(s), if any, named in the Senior Lien join(s) in the execution of this Agreement to evidence consent and to effectuate the provisions hereof.

PRLAP, INC., as Trustee

n/a
Witness name: n/a

n/a
Trustee name: n/a

Bank of America, N.A. Acknowledgment:

Commonwealth of VIRGINIA

City of RICHMOND

On this the 29th day of June, 2001, before me, Marie A. McEachin, the undersigned officer, personally appeared David W. Denson, who acknowledged him/herself to be the Vice President of Bank of America, N.A., a national association, and that (s)he, as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Vice President. In witness whereof I hereunto set my hand and official seal.

Marie A. McEachin
Signature of Person Taking Acknowledgment
Commission Expiration Date: April 30, 2003

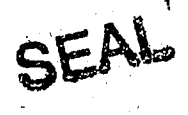
Trustee Acknowledgment

Commonwealth of VIRGINIA

City of RICHMOND

This instrument was acknowledged before me on this n/a day of n/a, n/a, by n/a as n/a of PRLAP, INC., a n/a Corporation.

n/a
Signature of Person Taking Acknowledgment
Commission Expiration Date: n/a



REQUESTED BY
STEWART TITLE of DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 JUL 16 PM 3: 33

LINDA SLATER
RECORDER
\$ 9.00 PAID K DEPUTY

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