apn 420.07-612-013.

WHEN RECORDED MAIL TO U.S. Bank National Association Retail Service Center 4325 17th Ave. SW Fargo, ND 58108-2687

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

14.15年1月1日

Deed Of Trust Subordination Agreement

Account No. 70975979001

lhis	Agreement	İS	made	this	16th day	of	November, 2001,	by	and	between	U.S.	Bank	National	Association	ND
("Bar	nk") and First	t Na	ational E	Bank o	of Nevada	("R	efinancer").								

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated April 10, 2001, granted by Tanis S Walker and James R Walker, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on June 27, 2001, as Document Number 0517205, Book 0601, Page 7022, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated NOV. 1 , granted by the Borrower, and recorded in the same office on 11-20-01 , granted by the Borrower, and recorded in the same office on 11-20-01 , encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$119,500.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provide further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description:

ALL THAT REAL PROPERTY IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS: LOT 9, IN BLOCK A, AS SHOWN ON THE OFFICIAL MAP OF SUNRIDGE HEIGHTS UNIT NO. 1, PHASE A, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON DECEMBER 15, 1982, IN BOOK 1282, PAGE 999, AS DOCUMENT NO. 74054. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY. THIS PROPERTY LIES IN THE COUNTY OF DOUGLAS, STATE OF NEVADA.

APN: 1420-07-612-013

Property Address 3546 Haystack Dr, Carson City, NV 89705

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

Bank Name W.S. Benk National Association ND

By: Arny M. Kotula
Title: Operations Officer

STATE OF North Dakota

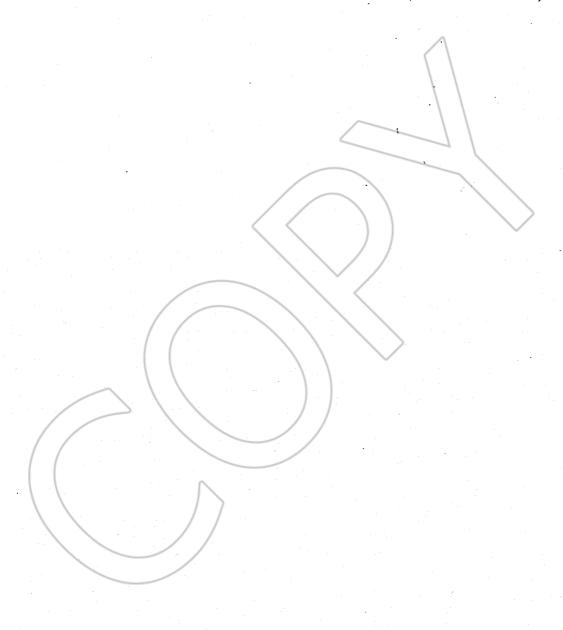
COUNTY OF Cass

The foregoing instrument was acknowledged before me this 16th day of November, 2001, by (name) Amy M. Kotula, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association, on behalf of the association.

PATTI D. MILLER
Notary Public
State of North Dakota
My Commission Expires MAY 24, 2005

Notary Public

SEAL



REQUESTED BY FIRST AMERICAN TITLE CO.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2001 NOV 20 AM II: 37

LINDA SLATER
RECORDER

\$ 15 PAID K DEPUTY

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