

DO30492-MC

WHEN RECORDED RETURN TO:
Nevada State Bank
P. O. Box 30160
SLC, Utah 84130-0160
18048590004000232
1420-34-810-033

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

This Declaration of Subordination is executed and delivered this **7TH** day of **NOVEMBER**, **2001**, by **Nevada State Bank**, in favor of **WASHINGTON MUTUAL BANK, FA**, as follows:

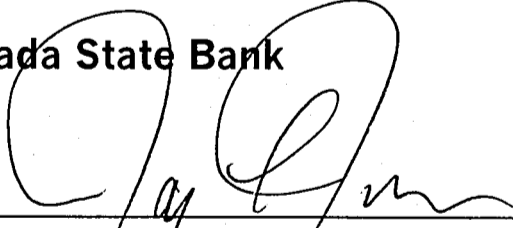
Nevada State Bank, for and in consideration of the sum of One Dollar and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby certify and declare that the lien of that certain trust deed, made and executed by **TODD A MOSS AND KERRI L MOSS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP**, as Trustor, in favor of **Nevada State Bank**, as Beneficiary, dated **OCTOBER 25, 2000**, recorded **OCTOBER 30, 2000**, in **Book 1000, Page Number 5625** and **Instrument No. 0502374**, in the office of the County Recorder of **DOUGLAS County**, State of Nevada, is hereby subordinated and made inferior to the lien of that certain trust deed dated November 21, 2001 executed by **TODD A MOSS AND KERRI L MOSS, HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP**, as Trustor, in favor of **WASHINGTON MUTUAL BANK, FA**, as Beneficiary, and recorded November 26, 2001, as Entry No. 528443, in Book 1100, at Page 7497, in the office of the County Recorder of **DOUGLAS County**, State of Nevada; and said trust deed in favor of **WASHINGTON MUTUAL BANK, FA** is hereby declared to be senior to and a superior lien over the trust deed in favor of Nevada State Bank.

In the event of foreclosure or sale of either indebtedness, the priority shall be respected as herein established.

The real property referred to in the above referenced trust deeds is situated in **DOUGLAS County**, State of Nevada and is more particularly described as follows:

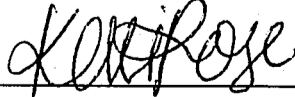
ALL THAT REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 81 OF SIERRA VIEW SUBDIVISION, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON APRIL 18, 1960, IN BOOK 2, PAGE 105, AS DOCUMENT NO. 15897.

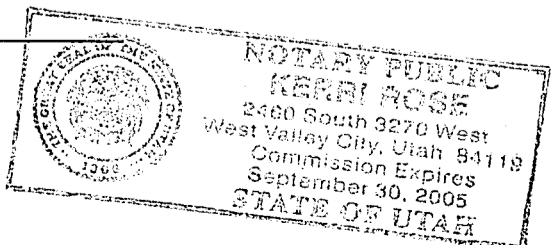
IN WITNESS WHEREOF, Nevada State Bank has executed this Subordination Agreement as of the date first above written.

Nevada State Bank

Name: **JAY L. JENSEN**
Title: **ASSISTANT VICE PRESIDENT**

STATE OF UTAH)
: ss
COUNTY OF SALT LAKE)

The foregoing instrument was acknowledged before me this **7TH** day of **NOVEMBER**, **2001**, by **Jay L. Jensen** An **Assistant Vice President** of **Nevada State Bank**.


Notary Public
MY COMMISSION EXPIRES:
9/30/05



RESIDING AT:
Salt Lake
0528444

COPY

REQUESTED BY
FIRST CENTENNIAL TITLE CO.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2001 NOV 26 PM 3:07

LINDA SLATER
RECORDER

\$15⁰⁰ PAID KZ DEPUTY

0528444

BOOK 1101 PAGE 7514