#86214 KLS

SUBORDINATION OF LIEN

Date: April 24, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: November 11, 2000

Grantor(s): Antonio M. Sabino and Kathleen W. Sabino

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated November 11, 2000, in the original principal amount of \$50,000.00.

Recording Information: Deed of Trust dated November 11, 2000, recorded on June 19, 2001 at Douglas County, State of Nevada, in Book 0601, Page 4710, which mortgage is a lien upon the said premises located at 1371 Jackie Lane, Minden, NV 89423.

Superior Lien:

Date: May 15, 2002

Borrower(s): Antonio M. Sabino and Kathleen W. Sabino

Lender: USAA Federal Savings Bank

Note Secured by Superior Lien: Note dated May 15, 2002 in the original principal amount of \$145,547.00.

Property Address: 1371 Jackie Lane, Minden, NV 89423

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

USAA Federal Savings Bank

Haben K Ribble

By: Robert K. Dibble

Vice-President

STATE OF TEXAS

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COUNTY OF BEXAR

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BEFORE ME, the undersigned authority, on this day personally appeared **Robert K. Dibble, Vice President** of USAA Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed on behalf of said federal savings bank.

GIVEN under my hand and seal of office this April 24, 2002.

JAMIE A. MANUEL

Notary Public
State of Texas
My Comm. Exp. 08-31-2003

Jamie A. Manuel

Notary Public, State of Texas

My Commission Expires:

8-71-03

WESTERN TITLE COMPANY, INC.

IN OFFICIAL RECORDS OF DOUGLAS CO., NEVADA

2002 MAY 20 PM 3: 22

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BK0502PG06143

LINDA SLATER RECORDER

\$ 15 PAID K DEPUTY