

APN: 0000-07-263-370 1318-23-610-029  
escrow # 2018016-NB

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

Deed Of Trust Subordination Agreement

Account No. 71143379098

This Agreement is made this 27th day of June, 2002, by and between U.S. Bank National Association ND ("Bank") and Matrix Financial ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated August 17, 2001, granted by Stella M Thompson, a single person ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on November 1, 2001, as Instrument No. 526764, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated July 3rd, 2002, granted by the Borrower, and recorded in the same office on Concurrently herewith, 2002, as BK0702 pg 376\*, 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.

\*DOC. NO  
547025

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 \$150,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided 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:  
See Attachment A APN: 0000-07-263-370  
Property Address 273 Chimney Rock Rd, Zephyr Cove, NV 89449

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

Bank Name: U.S. Bank National Association ND

Karen Tuil

By: Karen Tuil  
Title: Operations Officer

SEAL

STATE OF North Dakota  
COUNTY OF Cass

The foregoing instrument was acknowledged before me this 27th day of June, 2002, by (name) Karen Tuil, 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

Patti D. Miller  
Notary Public

0547026  
BK 0702 PG 03774

STELLA M. THOMPSON  
66400111433790998

**ATTACHMENT A**  
**Property Description**

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS,  
STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS:

LOT 18, BLOCK B. OF LAKEWOOD KNOLLS ANNEX, ACCORDING TO THE  
MAP THEREOF, FILED FOR RECORD IN THE OFFICE OF THE COUNTY  
RECORDER OF DOUGLAS COUNTY, NEVADA, ON MAY 12, 1959, AS  
DOCUMENT NO. 14378.

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.

REQUESTED BY  
**FIRST AMERICAN TITLE CO.**

IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2002 JUL 12 PM 3:42

LINDA SLATER  
RECORDER

\$15<sup>00</sup> PAID *KD* DEPUTY

0547026

BK 0702 PG 03775