

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. 71055847001

APN: 1220-22-410-098

This Agreement is made this 2nd day of October, 2002, by and between U. S. Bank National Association ND ("Bank") and First Horizon Home Loans ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated June 14th, 2001, granted by Carl A. Prudhomme and Catherine A. Prudhomme, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on July 20th, 2001, as Document No. 0518849, Book 0701, Page 5189-5193, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated November 5, 2002, granted by the Borrower, and recorded in the same office on November 14, 2002, as Doc # 557763, 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.

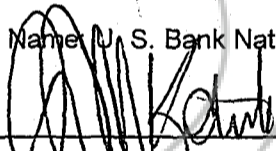
ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for 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 \$147,333.00, 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 FOR LEGAL DESCRIPTION
Property Address 682 Ann Way, Gardnerville, NV 89410

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

Bank Name U. S. Bank National Association ND

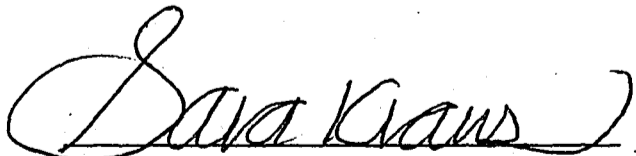

By: Amy M. Kotula
Title: Operations Officer

SEAL

STATE OF North Dakota)
COUNTY OF Cass)

The foregoing instrument was acknowledged before me this 2nd day of October, 2002, 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.

SARA KRAUS
Notary Public
State of North Dakota
My Commission Expires APRIL 24, 2008


Notary Public

0557764

BK 1102 PG 05664

LOT 864, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT
NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER
OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, AS DOCUMENT
NO. 72456. TOGETHER WITH AN EASEMENT FOR DRAINAGE PURPOSES
AS SET FORTH IN DOCUMENT RECORDED FEBRUARY 17, 1988, IN BOOK
288, PAGE 2283, DOCUMENT NO. 172684.

THIS PROPERTY LIES IN THE COUNTY OF DOUGLAS, STATE OF
NEVADA.

REQUESTED BY
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 NOV 14 PM 3: 31

LINDA SLATER
RECORDER

\$15⁰⁰ PAID *KJ* DEPUTY

0557764

BK 1102 PG 05665