

#02022911  
APN: 1319-03-811-008

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. 3000018154

APN: 1319-03-811-008

This Agreement is made this 14th day of November, 2002, by and between U. S. Bank National Association ND ("Bank") and ABN AMRO, a division of Interfirst ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated November 30th, 2001, granted by Thomas B. Kopke, a married man as his sole and separate property ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on May 23rd, 2002, as Document No. 0542889, Book 0502, Page 7174-7179, 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 21, 2002, 2002, granted by the Borrower, and recorded in the same office on 11.26, 2002 as Doc. # 559036, 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 \$166,950.00, 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 FOR LEGAL DESCRIPTION

Property Address 2457 Genoa Springs Court, Genoa, NV 89411

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

Bank Name: U. S. Bank National Association ND

Sherrri J. Bernard

By: Sherri J. Bernard

Title: Operations Officer

STATE OF North Dakota )

COUNTY OF Cass )

The foregoing instrument was acknowledged before me this 14th day of November, 2002, by (name) Sherri J. Bernard, 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

0559037

BK 1102 PG 11050

COPY

REQUESTED BY  
**Stewart Title of Douglas County**

IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2002 NOV 26 AM 10:47

LINDA SLATER  
RECORDER

\$ 15<sup>00</sup> PAID 10 DEPUTY

**0559037**  
**BK 1102 PG 11051**