

USAA FEDERAL SAVINGS
10750 MC DERMOTT FWY
SAN ANTONIO, TX 78288

APN: 1420-33-810-005
87212-KRT

SUBORDINATION OF LIEN

Date: November 15, 2002

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **May 22, 2001**

Grantor(s): **Barbara A. Ward and Gregory R. Ward**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **May 22, 2001**, in the original principal amount of **\$21,000.00**.

Recording Information: **Deed of Trust** dated **May 22, 2001**, recorded on **June 4, 2001** at **Douglas County, State of Nevada** in Book **0601**, Page **0698**, which mortgage is a lien upon the said premises located at **1321 Dennis St, Minden, NV 89423**.

Superior Lien:

Date: **December 2**, 2002

Borrower(s): **Barbara A. Ward and Gregory R. Ward**

Lender: **USAA Federal Savings Bank**

Note Secured by Superior Lien: Note dated **December 2**, 2002 with a loan amount not to exceed **\$134,750.00**

Property Address: **1321 Dennis St, Minden, NV 89423**

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BK1202PG02672

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



By: **Lance A. Lemoine**
Vice-President

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

BEFORE ME, the undersigned authority, on this day personally appeared **Lance A. Lemoine, 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.

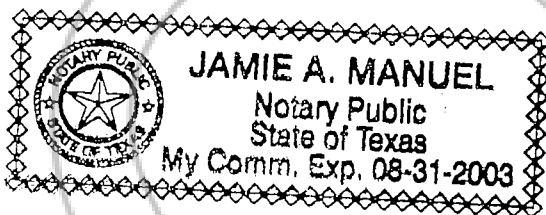
GIVEN under my hand and seal of office this **November 6, 2002**.



Jamie A. Manuel
Notary Public, State of Texas

My Commission Expires:

August 31, 2003



REQUESTED BY
WESTERN TITLE COMPANY, INC.
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 DEC -6 AM 11:18

LINDA SLATER
RECORDER

\$ 15.00 PAID ky DEPUTY

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BK 1202PG02673