

WHEN RECORDED MAIL TO: IRWIN UNION BANK
C/O Stewart Title of Douglas County

020808789

SUBORDINATION OF MORTGAGE

FOR VALUE RECEIVED, IRWIN UNION BANK AND TRUST COMPANY, A STATE CHARTERED BANK, hereby agrees and declares that a certain Home Equity Mortgage from Sandra J Halford ("Borrower") to Irwin Union Bank and Trust Company dated April 10, 2000 recorded as Instrument # 0489960, Book 0400, Page 2659- 2664 and recorded April 14, 2000 in the office of Douglas County, state of Nevada and the same is hereby made SUBJECT AND SUBORDINATE in all manner and respect to a certain Mortgage from Borrower to Provident Funding Associates L P dated 1/1/2000 in the amount of \$158,000.00 recorded as Instrument # 563462 in the Office of the Recorder of Douglas County, Nevada

IN WITNESS WHEREOF, Irwin Union Bank has caused this Subordination of Mortgage to be executed by it's duly authorized representative, this 23rd day of December, 2002

IRWIN UNION BANK AND TRUST COMPANY

By Elizabeth M Jones
Elizabeth M Jones, Officer

ATTEST:

Nora A Scott
Nora A Scott, Officer

STATE OF INDIANA)

SS:

COUNTY OF BARTHOLOMEW)

Before me, a Notary Public in and for said County and State, personally appeared Elizabeth M Jones and Nora A Scott by me known to be the Officer and Officer respectively of Irwin Union Bank, An Indiana State Chartered Bank who acknowledged the execution of the foregoing "Subordination of Mortgage" on behalf of Irwin Union Bank.

WITNESS my hand and Notary Seal the 23rd day of December, 2002

Joyce P Manning
Notary Public Joyce P Manning



NOTARY PUBLIC
Joyce P Manning
Commission Expires 1-18-2009
Resident Bartholomew Co

My Commission Expires : April 18, 2009
My County of Residence : Bartholomew
Prepared by : Joyce P. Manning, Loan Representative
Irwin Union Bank and Trust Company

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

2003 JAN -9 PM 3: 27

WERNER CHRISTEN
RECORDER

\$ 14.00 PAID KY DEPUTY

0563463

BK 0103 PG 03440