

✓ WHEN RECORDED MAIL TO
Land America One Stop
350 Lindbergh Drive
Circleville, PA 1508

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 510016199

This Agreement is made this 13th day of February, 2003, by and between U.S. Bank National Association ND ("Bank") and Washington Mutual Bank ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated November 14, 2001, granted by Brian N. Pommer and Regina M. Pommer, Husband and Wife ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on January 15, 2001, as Document No. 0532298 In Book 0102 At Page 3790, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated _____, 20____, granted by the Borrower, and recorded in the same office on _____, 20____, as _____, 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 \$121,600.00, 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
Property Address 3320 Coloma Dr, Carson City, NV 89705

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

Bank Name: U.S. Bank National Association ND

Sherri J. Bernard

By: Sherri J. Bernard
Title: Operations Officer

SEAL

STATE OF North Dakota)
COUNTY OF Cass)

The foregoing instrument was acknowledged before me this 13th day of February, 2003, 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

0567517

BK0203PG07378

BRIAN N POMMER
00000510016199

ATTACHMENT A
Property Description

LOT 1, IN BLOCK D, AS SHOWN IN THE OFFICIAL MAP OF VALLEY
VISTA ESTATES II, UNIT 1, A PLANNED UNIT DEVELOPMENT,
RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER,
STATE OF NEVADA, ON DECEMBER 17, 1993, IN BOOK 1293, AT PAGE
3652, AS FILE NO. 325265, OFFICIAL RECORDS.

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

REQUESTED BY
Land America
IN OFFICIAL RECORDS OF
DOUGLAS CO. NEVADA

2003 FEB 19 PM 12:51

WERNER CHRISTEN
RECORDER

\$15⁵⁰ PAID *K2* DEPUTY

0567517

BK 0203 PG 07379

