

APN: 1490-3-610-072

Return to: Fidelity Residential Solutions, Inc.  
608 Travis, Suite 1520  
Houston, Texas 77002

WHEN RECORDED MAIL TO  
U.S. Bank National Association  
Retail Service Center  
4325 17th Ave. SW  
Fargo, ND 58108-2687

113177-DA

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

### Deed Of Trust Subordination Agreement

Account No. 3000029035

This Agreement is made this 24 day of February, 2003, by and between US Bank National Association ND. ("Bank") and Principal Residential Mortgage, Inc. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 23rd day of January, 2002, granted by LaDonna L Hughes ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on Book 202, Page 8491, as Document 535541, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 3-10-03, 2003, granted by the Borrower, and recorded in the same office on 3-18-, 2003, as BK 0303 pg. 7577, 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 \$ 53,679.00, 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.

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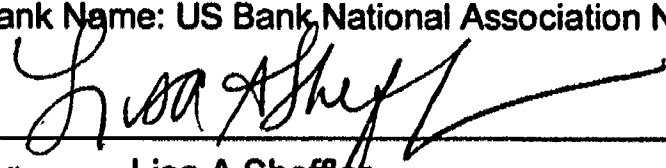
BK0303PG07592

Legal Description: LOT 12, IN BLOCK 3, OF MOUNTAIN VIEW ESTATES NO. 2, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON OCTOBER 24, 1979, IN BOOK 1079, PAGE 1962, AS DOCUMENT NO 38123.

Property Address 1316 CATHY LN, MINDEN, NV 89423

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

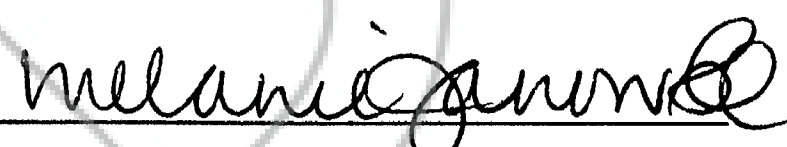
Bank Name: US Bank National Association ND



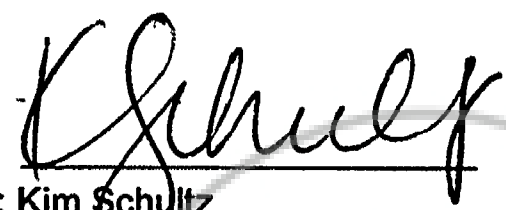
By: Lisa A Sheffler  
Title: Assistant Vice President

STATE OF Wisconsin )  
COUNTY OF Winnebago )

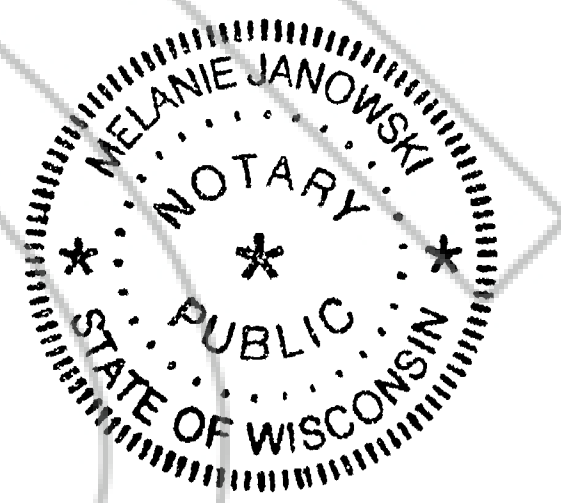
The foregoing instrument was acknowledged before me this 24 day of February, 2003, by (name) Lisa A Sheffler, the (title) Assistant Vice President of US Bank National Association ND, a national banking association, on behalf of the association.



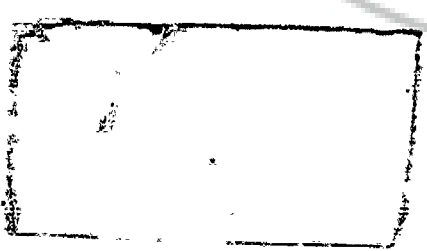
Melanie Janowski, Notary Public  
My Commission Expires: 7/18/04



Prepared by: Kim Schultz



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BK 0303 PG 07593



**EXHIBIT "A"**  
**Legal Description**

All that certain real property situate in the City of Minden, County of Douglas, State of NEVADA,  
described as follows:

**Lot 12, in Block 3, of MOUNTAIN VIEW ESTATES NO. 2, according to the map thereof,  
filed in the Office of the County Recorder of Douglas County, Nevada, on October 24, 1979,  
in Book 1079, Page 1962, as Document No. 38123.**

APN: 1420-33-610-022

REQUESTED BY  
**FIRST CENTENNIAL TITLE CO.**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO. NEVADA

2003 MAR 18 PM 3: 02

WERNER CHRISTEN  
RECORDER

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BK 0303 PG 07594

