

AP 1220-16-710-061  
WHEN RECORDED MAIL TO:  
SOVEREIGN BANK  
ONE SOVEREIGN WAY  
EAST PROVIDENCE, RI 02914  
ATTN: UNDERWRITING UNIT  
LOAN NO. 5109014744

Sovereign Bank

**MORTGAGE SUBORDINATION AGREEMENT**

This agreement made this 5th day of MARCH, 2003 between SOVEREIGN BANK and CHASE MANHATTAN MORTGAGE CORP.

**WITNESSETH:**

That, whereas, Richard M. Miller and Kerry M. Miller executed and delivered to SOVEREIGN BANK, a Mortgage in the amount of Twenty-One Thousand Six Hundred and 00/100 (\$21,600.00) dollars, dated April 7, 1997, and recorded May 2, 1997 in Book 0597 page 0338, COUNTY OF Douglas, STATE OF NEVADA.

And whereas Richard M. Miller and Kerry M. Miller executed and delivered to CHASE MANHATTAN MORTGAGE CORP. a Mortgage in the amount of ONE HUNDRED THIRTY-FIVE THOUSAND FIVE HUNDRED and 00/100 dollars (\$135,500.00) dated \_\_\_\_\_, and intended to be forthwith recorded.

It is agreed, by the said SOVEREIGN BANK for itself, its successors and assigns, that the Lien of its Mortgage above mentioned, be and is hereby postponed to the lien of the above recited Mortgage held by CHASE MANHATTAN MORTGAGE CORP. in the amount of ONE HUNDRED THIRTY-FIVE THOUSAND FIVE HUNDRED and 00/100 (\$135,500.00) dollars dated \_\_\_\_\_, and the said SOVEREIGN BANK further agrees for itself, its successors, and assigns that the said CHASE MANHATTAN MORTGAGE CORP., its successors, and assigns shall have all the rights and benefits to which it would have been entitled had the Mortgage of CHASE MANHATTAN MORTGAGE CORP. been executed, delivered, and recorded before the Mortgage of the said SOVEREIGN BANK.

In witness whereof, the said SOVEREIGN BANK has caused these presents to be executed and their corporate seal hereto affixed the day and year first written above.

By: Denis A. Bricker Banking Officer  
Denis A. Bricker  
Attest: Kath W. Bartholomew

SEAL

0570439

BK0303PG08429

State of Pennsylvania

County of Berks

On this the 5TH day of MARCH, 2002, before me the undersigned officer, personally appeared Dennis A Bricker, who acknowledges himself/herself to be BANKING OFFICER of Sovereign Bank, a Corporation and that he/she as such being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by himself/herself as BANKING OFFICER

In Witness Whereof, I have here unto set my hand and official seal.

*Kathleen J. Bower*

(Notary Public)

(My Commission Expires)

Notarial Seal  
Kathleen J. Bower, Notary Public  
Reading, Berks County  
My Commission Expires 11-23-2003

SEAL

REQUESTED BY  
Stewart Title of Douglas County

IN OFFICIAL RECORDS OF  
DOUGLAS CO NEVADA

2003 MAR 19 PM 3:40

WERNER CHRISTEN  
RECORDER

\$15<sup>00</sup> PAID *KJ* DEPUTY

0570439

BK0303PG08430