

WHEN RECORDED MAIL TO
U.S. Bank National Association
Retail Service Center
4325 17th Ave SW
Fargo ND 58103

Deed of Trust Subordination Agreement

P.I.N. #1220-16-210-091
Account Number: 3000059376
Legal Description:
LOT 6, BLOCK D, AS SAID LOT AND BLOCK ARE
SHOWN ON THE AMENDED MAP OF RANCHOS
ESTATES, FILED IN THE OFFICE OF THE COUNTY
RECORDER OF DOUGLAS COUNTY, STATE OF
NEVADA, ON OCTOBER 30, 1972, AS DOCUMENT
NO. 62493.
Property Address: 1289 Manhattan Way, Gardnerville NV 89410

This Agreement is made this 26th day of March, 2003, by and between U.S. Bank National Association ND ("Bank") and Capitol Commerce Mortgage Co. ("Refinancer").

Bank is the mortgagee under a deed of trust (the "Junior Deed of Trust") dated May 29, 2002, granted by Amy E. Frankwich, a single person ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on July 3, 2002, as Document No. 0546358, Book 702, Page 1156, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated March 24, 2003, granted by the Borrower, and recorded in the same office on April 2, 2003 as Bk. 0403 Pg. 1243 Doc. 572263 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 \$88,000.00, 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 Deed of Trust) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Deed of Trust.

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 26th day of March, 2003, by (name) Sherri J. Bernard, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association under the laws of The United States of America, on behalf of the association.

KIMBERLY D. FISCHER
Notary Public
State of North Dakota
My Commission Expires 6-8-2006

Kimberly D. Fischer
Notary Public

0572264

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COPY

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

2003 APR -2 PM 4:07

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID *K2* DEPUTY

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