

SUBORDINATION AGREEMENT

This agreement made this 29th day of May, 2003, between Wells Fargo Home Mortgage (hereinafter referred to as favored creditor), and NowLine (hereinafter referred to as subordinating creditor), witnesseth:

That in consideration of subordinating creditor entering into this subordination agreement, favored creditor agrees to lend not to exceed \$125,500.00 in accordance with that certain agreement dated on or about May 29, 2003, between favored creditor and Archie M Williford and Franca E. Williford (debtor).

In consideration of favored creditor making aforesaid loan to debtor, subordinating creditor agrees that the mortgage/deed of trust (hereafter "mortgage") executed in its favor by the debtor recorded on December 23, 2002 and recorded in the records of Douglas County, State of Nevada as Instrument No. 561773 in Book 1202, Page 0308, be subject, inferior, junior, secondary and subordinate to a mortgage which is executed by debtor in favor of favored creditor as security for the aforesaid loan, and that said mortgage and debt in favor of favored creditor shall have priority over said mortgage and debt in favor of subordinating creditor, with respect to the property legally described in the mortgage executed in favor of subordinating creditor described above to wit;

Lot 53, as shown on the amended map of GARDNERVILLE RANCHOS UNIT NO. 5, filed for record on August 4, 1994, in the office of the County Recorder of Douglas County, Nevada in Book 894, Page 744, as Document No. 343296.

Provided, however, that this agreement to subordinate shall not extend to any advances made by favored creditor after the date of the loan described above (except that this subordination agreement shall extend to any future advances made for taxes and insurance to protect favored creditor's interest), and provided, however, that this Agreement is based upon favored creditor's representation that subordinating creditor will not be reduced to less than a second mortgage position by virtue of executing this Agreement.

NowLine
Subordinating Creditor

CONFORMED COPY
Has not been compared
to the original.

By Shaun Peterson
Shaun Peterson, Title Officer

State of South Dakota

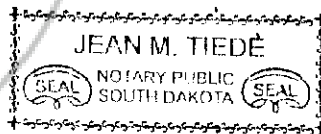
County of Minnehaha

On this 29th day of May, 2003, before me appeared Shaun Peterson, to me personally known, who, being by me duly sworn did say that he/she is the Title Officer of NowLine, and that the seal affixed to said instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its board of directors and the said officer acknowledged said instrument to be the free act and deed of said corporation.

Jean M. Tiede
Notary Public

RECORDING REQUESTED BY:
NowLine
PO Box 5943
Sioux Falls, SD 57117-5943

RETURN TO:
NowLine
PO Box 5943
Sioux Falls, SD 57117-5943



My Commission Expires July 24, 2006

NV-0936NOWLINE-0902 (BNK) (ROC)

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

2003 JUN 16 PM 4:19

WERNER CHRISTEN
RECORDER

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