REQUESTED BY

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

2003 SEP -8 PM 4: 12

WERNER CHRISTEN RECORDER

16 PAID KX DEPUTY

APN 1022-07-002-006

Escrow No: 25668-KTH/88766-99

Recording Requested By: Western Title Co., Inc. 301 W. Washington Street Carson City, NV 89703

FOR RECORDER'S USE ONLY

TITLE OF DOCUMENT:

SUBORDINATION OF LIEN

WHEN RECORDED MAIL TO: USAA FEDERAL SAVINGS BANK

10750 MCDERMOTT FREEWAY

SAN ANTONIO, TX 78288-0558

ATTN: CONSUMER LENDING DOCUMENT CONTROL

> 0589164 BK0903PG03667

WHEN RECORDED MAIL TO:

USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-0558

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: August 18, 2003

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: July 17, 2002

Grantor(s): Carl J. Odekirk and Colleen M. Odekirk

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated July 17, 2002, in the original principal amount of \$35,000.00.

Recording Information: Deed of Trust dated July 17, 2002, recorded on July 29, 2002 at Doulgas County, State of Nevada in Book 0702, Page 8856, which mortgage is a lien upon the said premises located at 3221 Victory Circle, Gardnerville, NV 89410.

Superior Lien:

Date: Sept. 2,2003

Borrower(s): Carl J. Odekirk and Colleen M. Odekirk

Lender: USAA Federal Savings Bank

Note Secured by Superior Lien: Note dated Secondary, 2003 with a loan amount not to exceed \$263,150.00

Property Address: 3221 Victory Circle, Gardnerville, NV 89410

0589164 BK0903PG03668 Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

USAA Federal Savings Bank

Viane P. Pene

By: Diane P. Peña

Consumer Lending Officer

STATE OF TEXAS §
COUNTY OF BEXAR

BEFORE ME, the undersigned authority, on this day personally appeared **Diane P. Peña**, Consumer Lending Officer of USAA Federal Savings Bank, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed on behalf of said federal savings bank.

GIVEN under my hand and seal of office this August 18, 2003.

JESSICA R. TOVAR
Notary Public
STATE OF TEXAS
My Comm. Exp. 11-18-2006

Jessica R. Tovar Notary Public State of Texas

My Commission Expires: 11-18-2006