

REQUESTED BY
Stewart Title of Douglas County
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 NOV 17 PM 3:44

WERNER CHRISTEN
RECORDER

\$ 15⁰⁰ PAID KJ DEPUTY

030302208

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

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Deed Of Trust Subordination Agreement

Account No. 3000102974

This Agreement is made this 29 day of October, 2003, by and between US Bank National Association ND. ("Bank") and BANK OF AMERICA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 19 day of NOVEMBER, 2002, granted by ALFRED AND LARRAINE TOOKER ("Borrower"), and recorded in the office of the County Recorder, DOUGLAS County, Nevada, on Book 1202, Page 5842-5847, as Document 0560675, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 11-6, 2003, granted by the Borrower, and recorded in the same office on 11-17, 2003, as Doc # 597001, 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 \$ 206,000.00, 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 Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

0597002

BK1103PG07463

Legal Description: LOT 34 BLOCK B AS SET FORTH ON FINAL SUBDIVISION MAP NO. 1006-6 FOR CHICHESTER ESTATES, PHASE 8 FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, RECORDED JUNE 12, 2001 IN BOOK 601 PAGE 2589 AS DOCUMENT 516199 AND BY CERTIFICATE OF AMENDMENT RECORDED FEBRUARY 15, 2002, IN BOOK 202 AT PAGE 5302 AS DOCUMENT 534879

Property Address 1364 GUINNESS, GARDNERVILLE, NV 89410

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

Bank Name: US Bank National Association ND

By: Elizabeth M Cunningham
Title: Loan Operations Officer

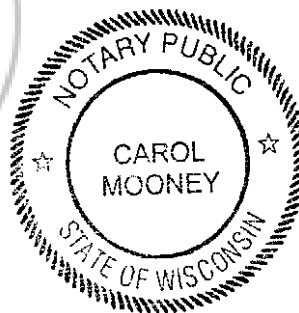
STATE OF Wisconsin)
COUNTY OF Winnebago)

The foregoing instrument was acknowledged before me this 29 day of October, 2003, by (name) Elizabeth M Cunningham, the (title) Loan Operations Officer of US Bank National Association ND, a national banking association, on behalf of the association.

Carol Mooney

Carol Mooney, Notary Public
My Commission Expires: 9/16/07

Sara Fiegel
Prepared by: SARA FIEGEL



0597002

BK 1103 PG 07464