

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

2004 APR -6 PM 2:14

WERNER CHRISTEN
RECORDER

\$15⁰⁰ PAID *KJ* DEPUTY

WHEN RECORDED, MAIL TO :
Irwin Home Equity
Attention: Loan Servicing
12677 Alcosta Blvd., Suite 500
San Ramon, CA 94583
Acct. No.1534453

89689-99

SUBORDINATION OF DEED OF TRUST

This Subordination of Deed of Trust (this "Subordination") is made and is effective as of MARCH 19, 2004, by and between Mortgage Electronic Registration Systems, Inc. as nominee for beneficial owner, MIN# 1001353 0001534453 4 ("Prior Lender") and MORTGAGE INVESTORS CORPORATION ("Subsequent Lender").

RECITALS:

- A. Mortgage Electronic Registration Systems, Inc., by Deed of Trust dated MAY 23, 2003 and recorded MAY 23, 2003 in the official records of MAY 30, 2003 County, Nevada as Instrument No. 0578469, Book 0503, at Page 16115, ("Prior Deed of Trust"), has encumbered that certain real property (the "Property") located in DOUGLAS County, Nevada, described in Exhibit "A" attached hereto and by this reference made a part hereof. The "Trustor" under the Prior Deed of Trust is TREVOR L. EDDINGS AND RHONDA L. EDDINGS.
- B. Subsequent Lender desires to make a loan ("the "Loan") to the Trustor, secured by a Deed of Trust, not to exceed the amount of \$194,400, dated 3/30/04 the "Subsequent Deed of Trust") encumbering the Property.
- C. Subsequent Lender is willing to make the Loan only if Prior Lender executes this Subordination.

AGREEMENT:

NOW, THEREFORE, IN CONSIDERATION of the mutual covenants and agreements herein contained, and in order to induce Subsequent Lender to make the Loan, Prior Lender and Subsequent Lender hereby agree and covenant as follows:

- 1. In all respects, and for all purposes, the Prior Deed of Trust is inferior and junior to the Subsequent Deed of Trust, as if the Subsequent Deed of Trust was recorded before the Prior Deed of Trust.
- 2. In the event that Subsequent Lender exercises its rights under the Subsequent Deed of Trust, and causes the trustee to exercise its power of sale thereunder, the Prior Deed of Trust shall, for all purposes and in all respects, be subject and junior thereto.

0609491

BK0404PG02565

"Prior Lender"

"Subsequent Lender"

Mortgage Electronic Registration Systems, Inc.

MORTGAGE INVESTORS CORPORATION

By: Debbie Migliore

By: Imran Khan

Name: Debbie Migliore

Name: IMRAN KHAN

Title: Assistant Secretary

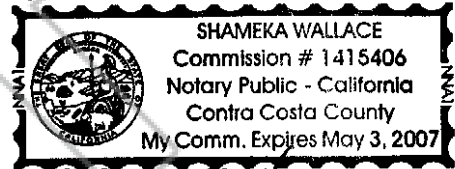
Title: V.P.

STATE OF CALIFORNIA }
 } ss
COUNTY OF CONTRA COSTA }

This instrument was acknowledged before me on MARCH 19, 2003 by Debbie Migliore, who acknowledged herself/himself to be the Assistant Secretary.

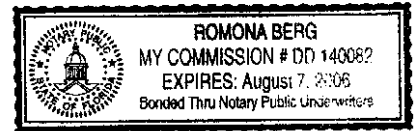
Shameka Wallace
NOTARY PUBLIC

FLORIDA
STATE OF NEVADA }
 } ss
COUNTY OF PINEBLISS }



This instrument was acknowledged before me on (Date) March 22, 2007
by (Name) IMRAN KHAN acting as (Title) V.P.
of (Dept. MFC).

Romona Berg
NOTARY PUBLIC
EX 8/7/2006



STATE OF NEVADA }
 } ss
COUNTY OF _____ }

This instrument was acknowledged before me on (Date) _____, 20____,
by (Name) _____ acting as (Title) _____
of (Dept. _____).

NOTARY PUBLIC

0609491

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