

REQUESTED BY  
**TSI TITLE & ESCROW**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 MAY -6 AM 10: 08

WERNER CHRISTEN  
RECORDER

s/16 PAID KJ DEPUTY

APN 1318-24-711-006

TSI #04-50181

This instrument was prepared by:  
Bank of America  
10850 White Rock Road, #106  
Rancho Cordova, CA 95670

After recording return to:  
Bank of America Collateral Tracking  
9000 Southside Boulevard, Bldg 700  
Jacksonville, FL 32256  
Account #: 68181002128099

**Real Estate Subordination Agreement  
(Bank of America to Bank of America)**

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/29/2004, by Bank of America, N.A., having an address of 10850 White Rock Road, #106, Rancho Cordova, CA 95670

("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of  
Bank of America  
4161 Piedmont Parkway  
Greensboro, NC 27410

**Whereas**, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 08/21/2002, executed by Meliss M. Garramone

and which is recorded in Volume/Book 0802, Page 10756, and if applicable, Document Number N/A, of the land records of Douglas County, NV, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and


**Whereas**, Bank of America has been requested to make a loan, line of credit or other financial accommodation to Meliss M. Garramone (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of Bank of America in the maximum principal face amount of \$ 187,500.00 (the "Principal Amount") including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

**Now, Therefore**, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the principal Amount of the Obligation

and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Bank of America regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Bank of America and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

**Bank of America, N.A.**


  
By: Marta Creasy Date 04/29/2004  
Its: VP

**The following states must have Trustee sign Subordination Agreement: NV and VA.**

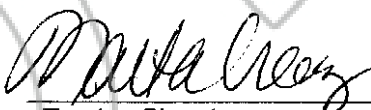
The trustee(s), if any, named in the Senior Lien join(s) in the execution of this Agreement to evidence consent and to effectuate the provisions hereof.

**Witness(es):**

**Trustee Name: PRLAP, Inc.**

  
Witness Signature

Brian Stole  
Typed or Printed Name

  
Trustee Signature

Marta Creasy  
Typed or Printed Name

\_\_\_\_\_  
Witness Signature

\_\_\_\_\_  
Typed or Printed Name

**Bank of America Acknowledgment:**

State/Commonwealth/District of California

County/City of Sacramento

On this the 29th day of April, before me, Jolynn McLain, Notary Public,  
The undersigned officer, personally appeared Marta Creasy,  
Who acknowledged ~~him~~/herself to be the Authorized Signer of Bank of America, N.A., and that (s)he, as  
such person,  
Being authorized so to do, executed the foregoing instrument for the purposes therein contained, by  
signing the name of the corporation by ~~him~~/herself as VP. In witness whereof I hereunto set my hand and  
official seal.



*Jolynn McLain*  
**Signature of Person Taking Acknowledgment**  
Commission Expiration Date: 01/21/2007

**Trustee Acknowledgment:**

State/Commonwealth/District of California

County/City of Sacramento

On this the 29th day of April, before me, Jolynn McLain, Notary Public,  
The undersigned officer, personally appeared Marta Creasy,  
Who acknowledged ~~him~~/herself to be the Authorized Signer, and that (s)he, as such person,  
Being authorized so to do, executed the foregoing instrument for the purposes therein contained, by  
signing the name of the corporation by ~~him~~/herself as Trustee. In witness whereof I hereunto set my  
hand and official seal.



*Jolynn McLain*  
**Signature of Person Taking Acknowledgment**  
Commission Expiration Date: 01/21/2007