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REQUESTED BY  
B of A  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 MAY 17 PM 2: 38

WERNER CHRISTEN  
RECORDER

\$42<sup>00</sup> PAID Ka DEPUTY

This instrument was prepared by:  
Bank Of America-david S. Rivera  
9000 Southside Blvd, Bldg 100  
Jacksonville, FL 32256

After recording return to:  
Bank of America Collateral Tracking  
9000 Southside Boulevard, Bldg 700  
Jacksonville, FL 32256  
Account #: 68181003014699/7066190617

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/13/2004, by Bank of America, N.A., having an address of 9000 Southside Blvd, Bldg 100, Jacksonville, FL 32256

("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 01/21/2004, executed by ROY C. PLANETA AND THERESA A. PLANETA

and which is recorded in Volume/Book 0204, Page 373, and if applicable, Document Number 603580, 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 ROY C. PLANETA AND THERESA A. PLANETA (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 \$ 25,000.00 (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

(for use in DC/NV/VA91-12-2395NSBW 11-2003

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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: Carolyn Blymiller AVP 4-12-04  
Date  
By: CAROLYN BLYMILLER  
Its: AVP, OPERATIONS MANAGER

**The following states must have Trustee sign Subordination Agreement: DC, 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.**

Oscar Restrepo  
Witness Signature

Debra S. Brown  
Trustee Signature

OSCAR RESTREPO  
Typed or Printed Name

DEBRA BROWN  
Typed or Printed Name

Chris Cooper  
Witness Signature

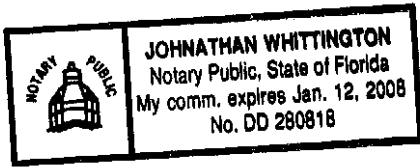
CHRIS COOPER  
Typed or Printed Name

**Bank of America Acknowledgment:**

State/Commonwealth/District of FLORIDA

County/City of DUVAL

On this the 14 day of APRIL, 2004, before me, JOHNATHAN WHITTINGTON  
The undersigned officer, personally appeared CAROLY BLYMILLER,  
Who acknowledged him/herself to be the AVP, OPERATIONS MANAGER of Bank of America, N.A., and  
that (s)he, as such AVP, OPERATIONS MANAGER ,  
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 AVP, OPERATIONS MANAGER . In witness  
whereof I hereunto set my hand and official seal.



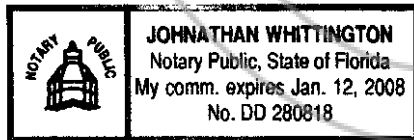
**Johnathan Whittington**  
*Johnathan Whittington*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 01/12/2008

**Trustee Acknowledgment:**

State/Commonwealth/District of FLORIDA

County/City of DUVAL

On this the 14 day of APRIL, 2004 , before me, JOHNATHAN WHITTINGTON  
The undersigned officer, personally appeared DEBRA BROWN,  
Who acknowledged him/herself to be the AVP, OPERATIONS MANAGER OF PRLAP, INC, and that  
(s)he, as such AVP, OPERATIONS MANAGER OF PRLAP, INC,  
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 AVP, OPERATIONS MANAGER OF PRLAP, INC  
. In witness whereof I hereunto set my hand and official seal.



**Johnathan Whittington**  
*Johnathan Whittington*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 01/12/2008

Customer Name: Rory Planeta and Theresa Pl

Order Number: 397544

## Exhibit "A"

**Customer Reference:**

The Real Property located in the City of MINDEN, County of DOUGLAS, State of NV.

LOT 4, IN BLOCK 2, AS SHOWN ON THE MAP OF PARADISE VIEW SUBDIVISION, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON FEBRUARY 13, 1961, AS FILE NO. 17230.

LEGAL DESCRIPTION TAKEN FROM:  
DEED RECORDED 04/08/02  
AS DOCUMENT NO. 02-0538989

APN: 1420-27-810-021

End of Description

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NOTE: This report contains information from various sources and is not to be interpreted as an OPINION OF TITLE, TITLE GUARANTEE, ABSTRACT OR TITLE INSURANCE POLICY.

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