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REQUESTED BY  
**BOA**  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA  
2004 JUL 19 AM 10:15  
WERNER CHRISTEN  
RECORDER  
\$ 17<sup>00</sup> PAID **KJ** DEPUTY

This instrument was prepared by:  
Jannet Yates/Bank of America  
9000 Southside Blvd., Bldg. 700  
Jacksonville, Florida 32256

After recording return to:  
Bank of America Collateral Tracking  
9000 Southside Boulevard, Bldg 700  
Jacksonville, FL 32256  
Account #: 68181002041599/7066589305

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/30/2004, by Bank of America, N.A., having an address of 9000 Southside Blvd, Bldg. 700, 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 07/10/2002, executed by Sarah S and Douglas G Vido

and which is recorded in Volume/Book , Page , and if applicable, Document Number 0547712, 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 Sarah S and Douglas G Vido (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 \$ 158,273.00 (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: Carolyn S. Blymiller AVP 04/30/04  
Date  
By: Carolyn S Blymiller  
Its: AVP

**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.**

Gloria Frost  
Witness Signature

Gloria Frost  
Typed or Printed Name

Chris Cooper  
Witness Signature

Chris Cooper  
Typed or Printed Name

Debra S. Brown  
Trustee Signature

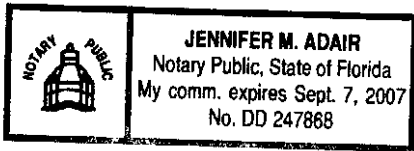
Debra S Brown  
Typed or Printed Name

**Bank of America Acknowledgment:**

State/Commonwealth/District of Florida

County/City of Duval

On this the 30th day of April, 2004, before me, Jennifer M Adair  
The undersigned officer, personally appeared Carolyn S Blymiller,  
Who acknowledged him/herself to be the AVP of Bank of America, N.A., and that (s)he, as such AVP,  
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. In witness whereof I hereunto set my hand  
and official seal.



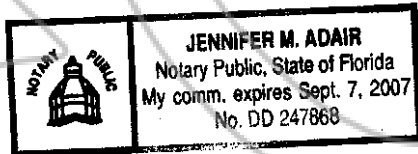
*Jennifer M. Adair*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 09/07/2007

**Trustee Acknowledgment:**

State/Commonwealth/District of Florida

County/City of Duval

On this the 30th day of April, 2004, before me, Jennifer M Adair  
The undersigned officer, personally appeared Debra S Brown,  
Who acknowledged him/herself to be the AVP , and that (s)he, as such AVP,  
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. In witness whereof I hereunto set my hand  
and official seal.



*Jennifer M. Adair*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 09/07/2007

Sarah S. Vido and Douglas C

Order Number:

## Exhibit "A"

**Customer Reference:**

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

LOT 799, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MARCH 27, 1974, IN BOOK 374, AS DOCUMENT NO. 72456

LEGAL DESCRIPTION TAKEN FROM:

DEED RECORDED 01/30/89 AS DOCUMENT NO. 195319

**APN: 1220-22-410-190**

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COOPER

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