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P.I.N. #1420-07-310-014  
MAIL TAX STATEMENTS TO:  
Charles E Brown

REQUESTED BY  
1st American Equity  
IN OFFICIAL RECORDS OF  
DOUGLAS CO., NEVADA

2004 AUG 11 PM 12:05

WERNER CHRISTEN  
RECORDER

\$39 PAID KJ DEPUTY

When recorded mail to:  
FIRST AMERICAN EQUITY LOAN  
SERVICES, INC.  
1228 EUCLID AVE, SUITE 400  
CLEVELAND, OH 44115  
ATTN: CENTRAL RECORDING

**Deed of Trust Subordination Agreement**

Account Number: 70529305001  
Drafted by: th

**Legal Description:**

LOT 6 IN BLOCK F AS SHOWN ON THE MAP OF VISTA GRANDE SUBDIVISION UNIT NO. 1, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON NOVEMBER 9, 1964, AS DOCUMENT NO. 26518.

This Agreement is made this 21st day of May, 2004, by and between U.S. Bank National Association ND ("Bank") and Cendant Mortgage Corporation ("Refinancer").

Bank is the mortgagee under a deed of trust (the "Junior Deed of Trust") dated November 3, 1999, granted by Charles E. Brown and Mary L. Brown, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on December 6, 1999, as Document No. 0482023, Bk: 1299, Pg: 0890, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated \_\_\_\_\_, 20\_\_\_\_, granted by the Borrower, and recorded in the same office on \_\_\_\_\_, 20\_\_\_\_, as \_\_\_\_\_, 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 \$84,000.00, 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 Deed of Trust) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Deed of Trust.

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

Bank Name: U.S. Bank National Association ND

Sherrri J. Bernard

By: Sherri J. Bernard  
Title: Operations Officer

No Corporate Seal

STATE OF North Dakota )  
COUNTY OF Cass )

The foregoing instrument was acknowledged before me this 21st day of May, 2004, by (name) Sherri J. Bernard, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association under the laws of The United States of America, on behalf of the association.

Laura Lake  
Notary Public



First American Equity Loan Services, Inc.  
# 5885747

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