

WHEN RECORDED MAIL TO:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558

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

2004 DEC 17 AM 11:38

WERNER CHRISTEN
RECORDER

s/lb PAID K2 DEPUTY

Attn: Consumer Lending Document Control

✓ 2516182-BJ
1st American Lenders
1801 Lakemonte Dr Ste 111
Lewisville TX 75057

SUBORDINATION OF LIEN

Date: December 7, 2004

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: **October 17, 2000**

Grantor(s): **James R. Hales and Sharla S. Hales**

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated **October 17, 2000**, in the original principal amount of **\$100,000.00**.

Recording Information: **Deed of Trust** dated **October 17, 2000**, recorded on **October 31, 2000** at **Douglas County, State of Nevada** in **Instrument No. 0502463**, which mortgage is a lien upon the said premises located at **883 Mahogany Drive, Minden, NV 89423**.

Superior Lien:

Date: August 28, 2004

Borrower(s): **James R. Hales and Sharla S. Hales**

Lender: **Provident Funding Associates, L.P.**

Note Secured by Superior Lien: Note dated August 28, 2004 with a loan amount not to exceed **\$217,000.00**

RECORDED 9-16-2004, Book 904, PAGE 6146, INSTRUMENT # 624281
Property Address: **883 Mahogany Drive, Minden, NV 89423**

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BK1204PG08167

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

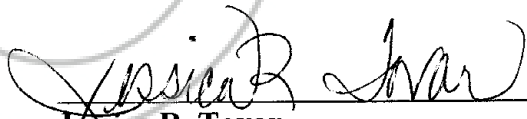
USAA Federal Savings Bank



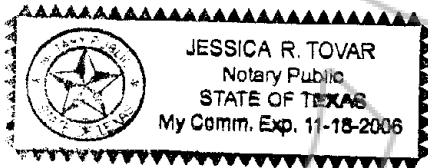
By: **Robert K. Dibble**
Vice President

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On **December 7, 2004**, before me, the undersigned appeared **Robert K. Dibble, Vice President**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.



Jessica R. Tovar
Notary Public
State of Texas
My Commission Expires: **11-18-06**



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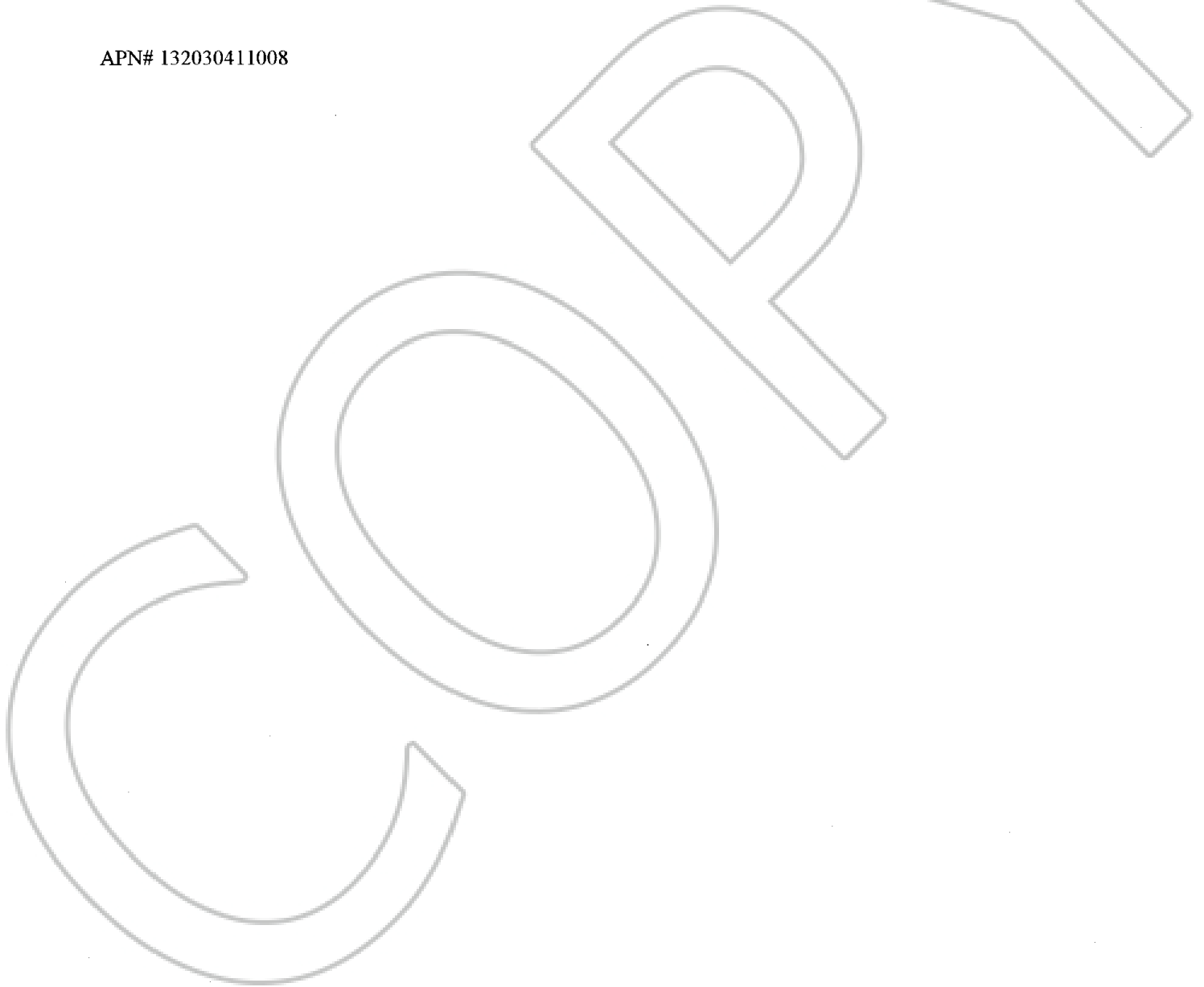
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Exhibit "A"

A PARCEL OF LAND LOCATED WITHIN A PORTION OF THE SOUTHWEST 1/4 OF SECTION 30,
TOWNSHIP 13 NORTH, RANGE 20 EAST, MOUNT DIABLO MERIDIAN, MORE PARTICULARLY
DESCRIBED AS FOLLOW:

PARCEL 3 AS SET FORTH ON PARCEL MAP 97-019 FOR WESTWOOD VILLAGE NO. 5 FILED IN THE
OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON OCTOBER
22, 1998, IN BOOK 1098, PAGE 4281, AS DOCUMENT NO. 452225.

APN# 132030411008



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BK 1204 PG 08169