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

2004 DEC 22 AM 11:50

WERNER CHRISTEN  
RECORDER

\$ 17.00 PAID BL DEPUTY

This instrument was prepared by:  
Nicole R Hall Bank of America  
9000 Southside Blvd Bldg 700  
Jacksonville, FL 32256

After recording return to:  
Bank of America Collateral Tracking  
9000 Southside Boulevard, Bldg 700  
Jacksonville, FL 32256  
Account #: 68181000903099-3300929894

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 10/22/2004, by Bank of America, N.A., having an address of 9000 Southside Blvd Bldg 700 Jacksonville, FL 322556

("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 10/16/2001, executed by Kenvin D Cantley & Susan D Cantley, Married To Each Other

and which is recorded in Volume/Book n/a, Page n/a, and if applicable, Document Number 2001507878, 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 Kenvin D Cantley & Susan D Cantley, Married To Each Other (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 \$ 123,420.00 (the "Principal Amount") including provisions for

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(for use in NV/VA)

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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: *Joanne Sango* 10/22/2004  
Date  
Its: AVP of Loan Solutions

**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.**

*Nicole R Hall*  
Witness Signature

*Pamela E Sinclair*  
Trustee Signature

Nicole R Hall  
Typed or Printed Name

Pamela E Sinclair  
Typed or Printed Name

*Alonzo Young*  
Witness Signature

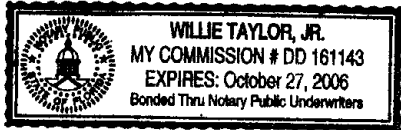
Alonzo Young  
Typed or Printed Name

**Bank of America Acknowledgment:**

State/Commonwealth/District of Florida

County/City of Duval

On this the 22nd day of October 2004, before me, Willie Taylor Jr  
The undersigned officer, personally appeared Joanne Sango,  
Who acknowledged him/herself to be the AVP of Loan Solutions of Bank of America, N.A., and that (s)he,  
as such AVP of Loan Solutions,  
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 of Loan Solutions. In witness whereof I  
hereunto set my hand and official seal.



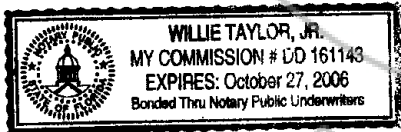
*Willie Taylor Jr*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 10/27/2006  
*Willie Taylor Jr*

**Trustee Acknowledgment:**

State/Commonwealth/District of Florida

County/City of Duval

On this the 22nd day of October 2004, before me, Willie Taylor Jr  
The undersigned officer, personally appeared Pamela E Sinclair,  
Who acknowledged him/herself to be the AVP of Loan Solutions PRLAP Inc, and that (s)he, as such AVP  
of Loan Solutions,  
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 of Loan Solutions. In witness whereof I  
hereunto set my hand and official seal.



*Willie Taylor Jr*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 10/27/2006  
*Willie Taylor Jr*

**Customer Name:** Kevin Cantley and Susan Cantley

**Order Number:** 584906

## Exhibit "A"

**Customer Reference:** 3087385-2319186

The Real Property located in the City of GARDNERVILLE, County of DOUGLAS, State of NV.  
LOT 33, BLOCK L, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHOS UNIT NO. 4,  
FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON  
APRIL 10, 1967, AS DOCUMENT NO. 35914.

~~~PURPORTED ADDRESS IS: 1432 ANNKIM CIR, GARDNERVILLE, NV 89410~~~

**APN:** 1220-15-410-085

**End of Description**

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NOTE: This report contains information from various sources and is not to be  
GUARANTEE, ABSTRACT OR TITLE INSURANCE POLICY. Liability for er

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