Assessor's Parcel Number: 1319-03-811-011	OFFICIAL RECORD Requested By: FINANCIAL TITLE COMPANY
Recording Requested By:	Douglas County - NV Werner Christen - Recorder
Name: Lender's First Choice	Page: 1 Of 3 Fee: 16.00 BK-0305 PG-00578 RPTT: 0.00
Address: 3850 Royal Avenue	
City/State/Zip Simi Valley, CA 93063	
Real Property Transfer Tax:	
Subordination of Marrage	
(Title of Document)	

DOC # 0637952 03/02/2005 11:46 AM Deputy: KLJ

This page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)

This cover page must be typed or legibly hand printed.

C\bc docs\Cover page for recording

26-07177840 Lender's First Choice 3850 Royal Avenue Simi Valicy, CA 93063

SUBORDINATION OF MORTGAGE

FOR VALUE RECEIVED, IRWIN UNION BANK AND TRUST COMPANY, A STATE CHARTERED BANK, hereby agrees and declares that a certain Home Equity Mortgage from Ajay Goel and Sangeeta Goel: husband and wife as joint tenants ("Borrower") to Irwin Union Bank and Trust Company dated January 16, 2004 recorded as Instrument # 0602893, Book 0104 Page 08647-08664 and recorded January 27, 2004 in the office of Douglas County. state of Nevada and the same is hereby made SUBJECT AND SUBORDINATE in all manner and respect to a certain Mortgage from Borrower to Ohio Savings Bank in the amount of \$320,000.00 dated **2|8|05** recorded as Instrument # and recorded Corcurrently in the Office of the Recorder of Douglas County, Nevada

IN WITNESS WHEREOF, Irwin Union Bank has caused this Subordination of Mortgage to be executed by its duly authorized representative, this 2nd day of February, 2005

IRWIN UNION BANK, AND TRUST COMPANY

Assistant Vice-President Jones.

ATTES

STATE OF INDIANA)

SS:

COUNTY OF BARTHOLOMEW)

Before me, a Notary Public in and for said County and State, personally appeared Elizabeth M Jones and Diana L Schrader by me known to be the Assistant Vice President and Assistant Vice President respectively of Irwin Union Bank, An Indiana State Chartered Bank who acknowledged the execution of the foregoing "Subordination of Mortgage" on behalf of Irwin Union Bank.

WITNESS my hand and Notary Seal the 2nd day of February, 2005

Notary Public

Joyce P Manning

My Commission Expires:

April 18, 2009

My County of Residence:

Bartholomew

Prepared by: Joyce P. Manning, Loan Representative

Irwin Union Bank and Trust Company

PG-03/02/2005

Page: 2 Of

State of Indiana

Joyce P. Manning

Commission expires 4/18/2009

SCHEDULE "A"

THE FOLLOWING DESCRIBED REAL PROPERTY DESCRIBED AS FOLLOWS: LOT 11 BLOCK A OF GEONA LAKES SUBDIVISION PHASE 2, AS RECORDED IN DOUGLAS COUNTY NEVADA.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 1319-03-811-011; SOURCE OF TITLE IS DOCUMENT NO 0600479 (RECORDED 12/23/03).



BK- 0305 PG- 580 0637952 Page: 3 Of 3 03/02/2005