

OFFICIAL RECORD  
Requested By:  
FIRST AMERICAN TITLE

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 3 Fee: 16.00  
BK-0505 PG-01521 RPTT: 0.00



(Do not write above this line. This space is reserved for recording.)

A.P.N. 1220-21-610-153

#68181002827399

**Bank of America**



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

This instrument was prepared by and after recording return to:

**Bank of America, N.A.**  
**4161 Piedmont Parkway**  
**Greensboro, NC 27410**  
**Attn: Subordination Unit**

This Real Estate Subordination Agreement ("Agreement") is executed as of 05/02/2005, by **Bank of America, N.A.**, formerly known as NationsBank, N.A. ("Bank of America"), having an address of 4161 Piedmont Pkwy Greensboro, NC 27410 ("Subordinator"), in favor of **LOANCITY A CALIFORNIA CORPORATION**, having an address for notice purposes of 3300 DOUGLAS BLVD SUITE 155 BUILDING 100 ROSEVILLE, CA 95661 (Junior Lienholder).

**Whereas**, **Bank of America** 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 10/7/2003, executed by ERIC M CAVNAR AND LINDA L CAVNAR, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITHE RIGHTS OF SURVIVORSHIP and which is recorded in **Volume/Book 1103, Page 00152**, and if applicable, **Document#** , 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**, Junior Lienholder has been requested to make a loan, line of credit or other financial accommodation to ERIC M CAVNAR AND LINDA L CAVNAR, HUSBAND AND WIFE AS COMMUNITY PROPERTY WITHE RIGHTS OF SURVIVORSHIP (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 **LOANCITY A CALIFORNIA CORPORATION** in the maximum principal face amount of \$195,000.00 (the "Principal Amount"), including provisions for acceleration and payment of collection costs (the "Obligation"); and

**Whereas**, Junior Lienholder requires, as a condition to the making of the Obligation, that the Junior Lien be superior to the Senior Lien;

**Now, Therefore,** for good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, and with the understanding by Bank of America that Junior Lienholder will rely hereon in making the Obligation, Bank of America agrees and covenants that the Senior Lien and the rights of Bank of America thereunder and all other rights of Bank of America now or hereafter existing in or with respect to the Property are hereby subordinated, and are and shall remain completely and unconditionally subordinate to the Junior Lien and the rights of Junior Lienholder thereunder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien and /or the Obligation.

This Subordination Agreement is limited to an amount of **\$195,000.00**, which is the original amount of the Junior Lienholder's principal balance; plus interest and any additional amounts advanced pursuant to the provision of said security instrument for payment of insurance premiums, taxes, cost of collection or protection of the value of the Property or Junior Lienholder's rights in the Property. This Agreement shall inure to the benefit of Junior Lienholder and be binding upon Bank of America, its successors and assigns and shall be binding upon any purchaser or purchasers (at foreclosure or otherwise) of the Property or any part thereof, and their respective heirs, personal representatives, successors and assigns.

COOPER

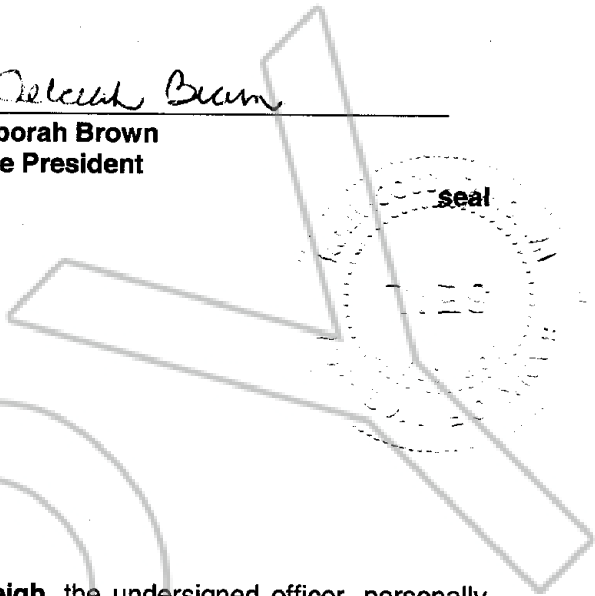
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Kristie Barrow  
Witness name: Kristie Barrow

Judith Ballard  
Witness name: Judith Ballard

Bank of America, N. A.

By: Deborah Brown  
Deborah Brown  
Vice President



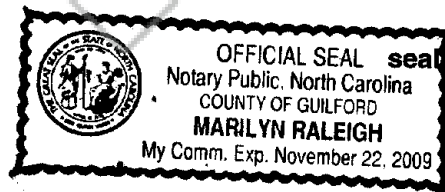
**Bank of America, N.A. Acknowledgment:**

State of NORTH CAROLINA

County of GUILFORD / City of GREENSBORO

On this the Second day of May, 2005, before me, Marilyn Raleigh, the undersigned officer, personally appeared Deborah Brown, who acknowledged him/herself to be the Vice President of Bank of America, N.A., a national association, and that (s)he, as such Vice President, 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 Vice President. In witness whereof I hereunto set my hand and official seal.

Marilyn Raleigh  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 11/22/2009



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