

P.I.N. #1420-34-410-025

MAIL TAX STATEMENTS TO:

Donald D Freeze
2631 Gordon Ave
Minden, NV 89423

WHEN RECORDED MAIL TO

U.S. Bank National Association
Retail Service Center
4325 17th Ave SW
Fargo ND 58103

Deed of Trust Subordination Agreement

Account Number: 3000039311

Drafted by: tmo 181578LD

Legal Description:

LOT 25 IN BLOCK 3 OF RE-SUBDIVISION OF
PORTIONS OF ARTEMISIA SUBDIVISION, FILED IN
THE OFFICE OF THE COUNTY RECORDER OF
DOUGLAS COUNTY, STATE OF NEVADA ON
APRIL 23, 1962, FILE NO. 199909.

This Agreement is made this 21st day of April, 2005, by and between US Bank National Association ND ("Bank") and
Wilmington Finance, a Division of AIG, FSB ISAOA ("Refinancer").

Bank is the mortgagee under a deed of trust (the "Junior Deed of Trust") dated March 13, 2002, granted by Donald D
Freeze, a married person ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on
April 9, 2002, as Document No. 0539099 in Book 0402 at Page 02515, encumbering the real property described therein
(collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated
April 26, 2005, granted by the Borrower, and recorded in the same office on
5-4-, 2005, as 643523, 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 \$215,000.00, 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: US Bank National Association ND

Sherri 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 April, 2005, by (name) Sherri J. Bernard, the (title)
Operations Officer of (bank name) US Bank National Association ND, a national banking association under the laws of The
United States of America, on behalf of the association.

Erika Jensen

Notary Public

ERIKA JENSEN
Notary Public
State of North Dakota
My Commission Expires JUNE 23, 2010

DOC # 0643524
05/04/2005 04:12 PM Deputy: BC
OFFICIAL RECORD
Requested By:
FIRST AMERICAN TITLE

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 1 Fee: 14.00
BK-0505 PG-01753 RPTT: 0.00

