

181

DOC # 0660313
11/09/2005 12:08 PM Deputy: KLJ
OFFICIAL RECORD
Requested By:
U S RECORDINGS INC

Douglas County - NV
Werner Christen - Recorder
Page: 1 of 5 Fee: 18.00
BK-1105 PG- 4165 RPTT: 0.00



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



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

This instrument was prepared by ~~and after recording returned to:~~

~~Bank of America, N.A.
Post Closing Review~~

27895108
25296167
25296525-02

Recording Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201
St. Paul, MN 55117

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/28/2005, by Bank of America, N.A., having an address of 275 S Valencia, Brea, CA 92823 ("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of 275 S Valencia, Brea, CA 92823 (Bank of America, N.A.)

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 08/24/2001 executed by Rodney R Friedline and which is recorded in, and if applicable, of the land records of Douglas County, as same may have been or is to be Book: 0901 Page: 2135 and/or Instrument #0522523 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 Rodney R Friedline

(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed or 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 the Bank of America in the maximum principal face amount of

\$400,000.00 (the "Principal Amount") [For North Carolina only - bearing interest and payable as therein *Acc'd 11/6/2005 BK: 0605 PG: 6859* provided at the maximum rate of _____ % for a period not to exceed _____ months], including provisions for 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 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 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: *Ruth E. Berry*
Ruth E. Berry
Its: VICE PRESIDENT

Date

Witness

Witness



The following states must have Trustee sign Subordination Agreement: AZ, DC, 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.

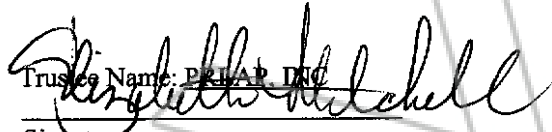
Witness(es):

Witness Signature

Typed or Printed Name

Witness Signature

Typed or Printed Name

Trustee Name: PRLAP, INC


Signature

Elizabeth Mitchell

Typed or Printed Name

Signature


Typed or Printed Name

Trustee Acknowledgement

State/Commonwealth/District of MISSOURI)

County/City of ST. LOUIS)

This instrument was acknowledged before me on this the 28 day of APRIL, 2005, by ELIZABETH MITCHELL as trustee of PRLAP, INC FOR BANK OF AMERICA.



Signature of Person Taking Acknowledgement
Commission Expiration Date: 12/13/2008

KATHY S. BIVER
Notary Public - Notary Seal
State of Missouri, St. Louis County
Commission # 04623479
My Commission Expires: Dec. 13, 2008



Bank of America Acknowledgement:

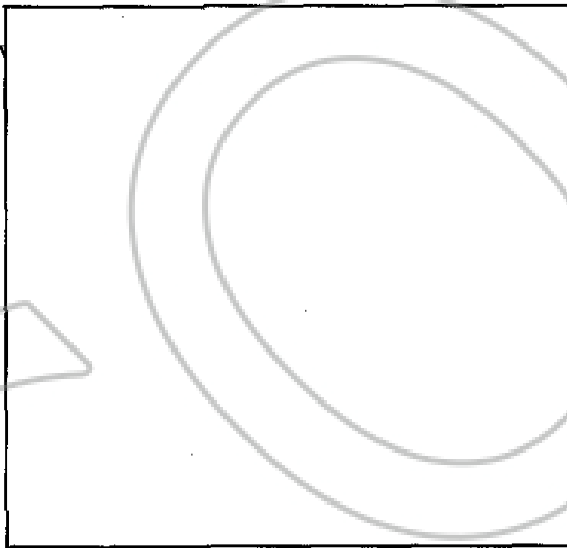
State/Commonwealth/District of Missouri
County/City of St. Louis

On this the **28th** day of **April, 2005** before me, **Kathy S Biver** the undersigned officer, personally appeared **Ruth E. Berry** who acknowledged him/herself to be the **Vice President** of Bank of America, N.A., and that (s)he, as such **Vice President**; being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him/herself as **Ruth E. Berry, Vice President**
In witness whereof I hereunto set my hand and official seal.

KATHY S. BIVER
Notary Public - Notary Seal
State of Missouri, St. Louis County
Commission # 04623479
My Commission Expires: Dec. 13, 2008

Kathy S. Biver
Signature of Person Taking Acknowledgement
Commission Expiration Date: *12/13/2008*

reserv



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for recording.)



Legal Description

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE CITY OF GENOA, COUNTY OF DOUGLAS, AND STATE OF NEVADA, TO WIT: LOT 16, IN BLOCK 8, AS SHOWN ON THE OFFICIAL MAP OF SIERRA SHADOWS SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JUNE 30, 1980, AS DOCUMENT NO. 45811.



U25296525-01HM05

SUBORDINATION AG
LOAN# 3301851386
US Recordings

COPY

