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OFFICIAL RECORD
Requested By:
CUSTOM RECORDING SOLUTIONS

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0506 PG- 8391 RPTT: 0.00



SUBORDINATION AGREEMENT

Recording requested by: LSI

When recorded return to:

✓ Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705
800-756-3524 ext. 5011

CRS# 2246225

APN# 1420-33-610-012

This instrument was prepared by:
BANK OF AMERICA/DAPHNE MCARTHUR
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 #: /LN6982803105

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

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/11/2006, by Bank of America, N.A., having an address of 9000 Southside Blvd, Bldg 700, Jacksonville, FL 32256

("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 05/13/2002, executed by MICHELE M. WOLFE, AN UNMARRIED WOMAN

and which is recorded in Volume/Book 0502, Page 06211, and if applicable, Document Number 0542677, 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 MICHELE M. WOLFE, AN UNMARRIED WOMAN

(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 \$ 212,219.00 (the "Principal Amount") including provisions for

DATE 04/06/06 REC. 05/05/06 I# 674 275 BK: 506 Pg: 2645
(for use in AZ, NV and 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.

Pamela E Sinclair

By: Pamela E Sinclair

Its: AVP OF LOAN SOLUTIONS

Bank of America Acknowledgment:

State/Commonwealth/District of FL

County/City of DUVAL

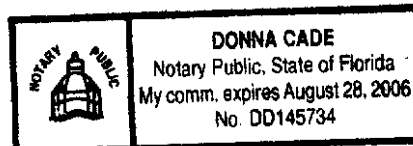
On this the 11TH day of April, 2006, before me, Donna Cade the undersigned officer, personally appeared Pamela E Sinclair, who acknowledged him/herself to be the AVP OF LOAN SOLUTIONS of Bank of America, N.A., and that (s)he, as such AVP OF LOAN SOLUTIONS, being authorized so to do, executed the foregoing 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.

Donna Cade

Signature of Person Taking Acknowledgment

DONNA CADE

Commission Expiration Date: 08/28/06



(for use in AZ, NV and VA)

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The following states must have Trustee sign Subordination Agreement: AZ, 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 effecuate the provisions hereof.

Witness(es) :

Daphne McArthur
Witness Signature

Daphne McArthur
Typed or Printed Name

J. Duke
Witness Signature

James Dukes
Typed or Printed Name

Trustee Name : PRLAP, INC.

Carolyn S. Blymiller AVP
Signature

Carolyn S. Blymiller
Typed or Printed Name

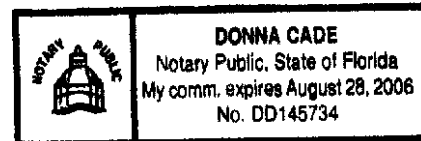
Trustee Acknowledgment:

State/Commonwealth/District of FL

County/City of DUVAL

On this the 11TH day of April 2006, before me, Donna Cade the undersigned officer, personally appeared Carolyn S. Blymiller, who acknowledged him/herself to be the AVP OF LOAN SOLUTIONS of Bank of America 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.

Donna Cade
Signature of Person Taking Acknowledgment
DONNA CADE
Commission Expiration Date: 08/28/06



(for use in AZ, NV and VA)

91-12-2395NSBW 11-2005



Order ID: 2246225

Loan No.: 6982803105

**EXHIBIT A
LEGAL DESCRIPTION**

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 4, BLOCK 5, AS SET FORTH ON THE MAP OF MOUNTAIN VIEW ESTATES NO. 2 FILED FOR RECORD OCTOBER 24, 1979, BOOK 1079, PAGE 1962, DOCUMENT NO. 38123, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

BEING THE SAME PARCEL CONVEYED TO MICHELE M. WOLFE FROM MICHELE M. WOLFE BY VIRTUE OF A DEED DATED MARCH 26, 1997 RECORDED MARCH 31, 1997 IN DEED BOOK 0397, PAGE 5181 DOCUMENT NO. 0409569 IN DOUGLAS COUNTY, NEVADA

APN: 1420-33-610-012

