



Apw 1319-03-411-005

5756413-CJ

Deed Of Trust Subordination Agreement

Account No. 3000419250

This Agreement is made this 10 day of July, 2006, by and between US Bank National Association ND ("Bank") and Citi Mortgage, Inc ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 17 day of November, 2005, granted by Jolyn Laney and Thomas Laney Husband and Wife ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Ohio, on Book 1205, Page 6771, as Document 0663423, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated JULY 18, 2006, granted by the Borrower, and recorded in the same office on JULY 18, 2006, as BK 0706 PG 5961 0679995, 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 \$316,500.00, 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 Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: Lot 90, as set forth on final map of GENOA LAKES PHASE 3 UNIT 2, a Planned Unit Development, recorded May 1, 1995, in Book 595, of Official Records at page 78, Douglas County, Nevada, as Document No. 361251.

Property Address: 241 Genoa Peak Court

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

US Bank National Association ND

Ann K. Gurno

By: Ann K Gurno
Title: Loan Operations Officer

Donna Mink

Donna Mink, Witness

Heidi Braatz

Heidi Braatz, Witness

STATE OF Wisconsin
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 10 day of July, 2006, by (name) Ann K Gurno, the (title) Loan Operations Officer of (bank name) US Bank National Association ND, a national banking association, on behalf of the association.

Carol Mooney

Carol Mooney, Notary Public
My Commission Expires: 9/16/07

Prepared by: Heidi Braatz

