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APN # 1420-18-710-035

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0107 PG- 5120 RPTT: 0.00

I hereby affirm that this document submitted for recording does not contain a social security number.



Signed *MAI VUE*

Printed Name: MAI VUE

Recording Requested by and Return to:

✓ Name US Recordings, Inc.
Address 2925 Country Drive Ste. 201
City/State/Zip St. Paul, MN 55117

30341849-02 SUBORDINATION AGREEMENT
(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-2 (Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

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



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

PARCEL TAX MAP ID NO. 4420-18-710-035

This instrument was prepared by
~~and after recording returned to:~~
Bank of America, N.A. Collateral Tracking
9000 Southside Blvd., Bldg 700
Jacksonville, FL 32256
Loan Account being subordinated#: 68189000236499

CRESS/HFS File No. 4564753
New Senior Loan Acct # 6144410450

This Real Estate Subordination Agreement ("Agreement") is executed as of January 4, 2007, by Bank of America, N.A., having an address of **1400 Best Plaza Drive, Richmond VA** ("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 ("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 5/22/2006 executed by FRED R LOETSCHER, LINDA J LOETSCHER AS TRUSTEES OF THE LOETSCHER LIVING TRUST DATED 11/18/1997 and which is recorded in **Book: Page: and/or Instrument number 0681457**, and if applicable, of the land or torrens records of DOUGLAS County, State of NV as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described in 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 FRED R LOETSCHER, LINDA J LOETSCHER AS TRUSTEES OF THE LOETSCHER LIVING TRUST DATED 11/18/1997

(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 \$255,000.00 (the "Principal Amount"), [For North Carolina only - bearing interest and payable as therein 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

"RECORDED CONCURRENTLY HEREWITH"



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 Senior Lien, 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.

Date : January 4, 2007

By: *Elizabeth Mitchell*
Printed name: Elizabeth Mitchell
Title: Vice President

Witnesses (as required)

Printed Name:

Printed Name:

State of MISSOURI
City of St. Louis

Bank of America Acknowledgement

On this the 4th day of January, 2007, before me, Heather Fischer the undersigned officer, personally appeared Elizabeth Mitchell who, being duly sworn by me, 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 VICE PRESIDENT.
In witness whereof, I hereunto set my hand and official seal.
(SEAL)

Heather Fischer

Signature of Person Taking Acknowledgement

Printed name: Heather Fischer

Commission Expiration Date: 10/27/09

1831 Chestnut St., 6th Fl
St. Louis, MO 63103



EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE CITY OF MINDEN, COUNTY OF DOUGLAS, AND STATE OF NEVADA, TO WIT:

THE LAND REFERRED TO HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS DESCRIBED AS FOLLOWS:

LOT 35 IN BLOCK B, AS SET FORTH ON THAT CERTAIN AMENDED FINAL MAP LDA #99-54-1A FOR SUNRIDGE HEIGHTS III, PHASE 1A, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON DECEMBER 29, 2003, IN BOOK 1203, PAGE 12019, AS DOCUMENT NO. 600647.

TAX ID #: 1420-18-710-035

BY FEE SIMPLE DEED FROM SYNCON HOMES, A NEVADA CORPORATION TO FRED R. LOETSCHER AND LINDA LOETSCHER, TRUSTEES OF THE LOETSCHER LIVING TRUST, DATED NOVEMBER 18, 1997 AS SET FORTH IN DEED BOOK 0206, PAGE 7269, DATED 4/7/2005 AND RECORDED ON 2/23/2006, DOUGLAS COUNTY RECORDS.

**THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY.
THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.**



U36341849-04HM04

SUBORDINATION AG
LOAN# 6144410450
US Recordings

