

16 ✓ First American  
1100 Superior AVE  
STE 200  
Cleveland OH 44114-9804  
1220-24-810-016

DOC # 0705987  
07/23/2007 03:12 PM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
1ST AMERICAN LENDERS  
ADVANTAGE  
Douglas County - NV  
Werner Christen - Recorder  
Page: 1 of 3 Fee: 16.00  
BK-0707 PG- 8320 RPTT: 0.00

SUBORDINATION AGREEMENT



WHEREAS, on 5/8/2006,  
(Date)  
Dustin Cinciala ("Borrowers")

executed a mortgage in favor of  
Yvonne Cinciala David Ji Cinciala  
("Creditor")

encumbering the following described real property:

see attached Schedule "a"

which secured an original indebtedness in the amount of \$ 100,000.00 and was recorded on  
5/10/2006 in Volume 506, Page 4304, in the public records of  
douglas County, State of Nevada;

WHEREAS, thereafter on 7/2/2007, Borrowers executed or will  
(Date)  
execute a certain mortgage in favor of CitiFinancial inc  
("CitiFinancial") securing an original indebtedness in the amount of \$ 31782.17, which will be recorded in  
the public records of douglas County, and which mortgage likewise encumbers the above-  
described property;

WHEREAS, CitiFinancial is not willing and will not make the loan desired by the Borrowers unless  
CitiFinancial's mortgage is a 2nd mortgage prior in dignity and in every respect to the aforesaid  
mortgage of Creditor;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other valuable consideration  
to Creditor in hand paid, the receipt of which is hereby acknowledged, Creditor does hereby subordinate its  
mortgage to the above-described mortgage in favor of CitiFinancial and does hereby intend by this Agreement that  
the mortgage in favor of CitiFinancial shall be a 2nd mortgage lien prior in dignity to Creditor's  
mortgage as herein described.

30 IN WITNESS WHEREOF, Creditor has signed this agreement intending to be legally bound on this day of JULY, 2007.

Witnesses:

Yvonne Cinciala  
David Cinciala  
TITLE: OWNER OF LIEN

STATE OF NEVADA  
COUNTY OF Douglas

On this, the 30 day of June 2007 the undersigned officer, personally appeared David Cinciala who acknowledged that he/she is the of and that he/she, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/herself as such officer/authorized person.

In Witness Whereof, I hereunto set my hand and official seal.

(Seal)

Debbie Sweningen  
Notary Public

My Commission Expires:

10-27-2007

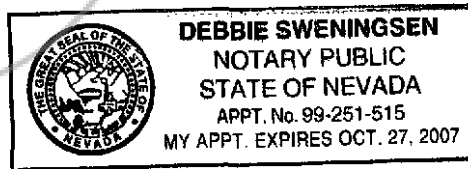


EXHIBIT A

SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS DESCRIBED AS FOLLOWS: A PARCEL OF LAND SITUATE IN AND BEING A PORTION OF THE SOUTHEAST 1/4 OF SECTION 24, TOWNSHIP 12 NORTH, RANGE 20 EAST, M.D.B. & M., MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE MONUMENT SET AT THE CENTERLINE INTERSECTION OF PALOMINO LANE AND MUSTANG LANE, AS SAID MONUMENT AND LANES ARE SHOWN ON THE OFFICIAL MAP OF RUHENSTROTH RANCHOS SUBDIVISION, FILED FOR RECORD APRIL 14, 1965, IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, AS DOCUMENT NUMBER 27706; THENCE EAST ALONG THE CENTERLINE OF PALOMINO LANE (50 FEET IN WIDTH), A DISTANCE OF 989.19 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 0 DEGREES 05 MINUTES 00 SECONDS EAST, A DISTANCE OF 181.00 FEET TO A POINT; THENCE WEST, A DISTANCE OF 314.52 FEET TO THE CENTERLINE OF THOROBRED AVENUE (50 FEET IN WIDTH); THENCE NORTH ALONG SAID CENTERLINE, A DISTANCE OF 181.00 FEET TO A POINT; THENCE EAST ALONG THE CENTERLINE OF PALOMINO LANE, A DISTANCE OF 314.26 FEET TO THE POINT OF BEGINNING SAID LAND MORE FULLY SHOWN AS LOT 20 ON THE UNOFFICIAL MAP OF THOMPSON ACRES UNIT NUMBER 1, INCLUDING ALL THAT PORTION OF SAID LAND LYING WITHIN THE LINES OF THOROBRED AVENUE AND PALOMINO LANE.

Permanent Parcel Number: 1220-24-810-016  
DUSTIN CINCIALA, AN UNMARRIED MAN

641 THOROBRED AVENUE, GARDNERVILLE NV 89410  
Loan Reference Number : 4885080/44041B  
First American Order No: 12522726  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



# 12625049

"Per NRS 111.312, this legal description was previously record at Book 1104 Page 03642 recorded 11/08/2004.

