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DOC # 0719831
03/18/2008 12:54 PM Deputy: GB
OFFICIAL RECORD
Requested By:
TITLE SOURCE INC

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 4 Fee: 17.00
BK-0308 PG-03791 RPTT: 0.00



Return To :
Title Source, Inc.
1450 W. Long Lake Road
Suite 400
Troy, MI 48098
888-TITLE55

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 68249004576999

Bank of America



Douglas

4
**Real Estate Subordination Agreement
(Bank of America to Third Party)**

*CH 2792847
R# 2798371*

This Real Estate Subordination Agreement ("Agreement") is executed as of 12/20/2007, by Bank of America, N.A. ("Subordinator") having an address of:

4161 Piedmont Parkway
Greensboro, NC 27410

in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR QUICKEN LOANS, INC. ("Junior Lien Holder"), having an address for notice purposes of:

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 08/17/2006, executed by MARK D. WILLIAMS, JUNEL BACIGALUPO, with a property address of: 1393 KIM ST, MINDEN, NV 89423

which was recorded on 10/9/2006, in Volume/Book 1006, Page 2682, and Document Number 0686017, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, 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, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to MARK D. WILLIAMS, JUNEL BACIGALUPO

(for use in AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)

(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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR QUICKEN LOANS, INC. in the maximum principal face amount of \$ 291,000.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 5.9900% for a period not to exceed 360.00 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 Junior Lien Holder and Borrower shall determine; and

Recorded 112910

First # 716 624

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to 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 Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

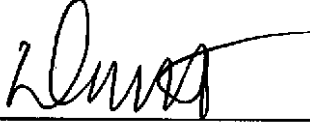
This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

(for use in AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)

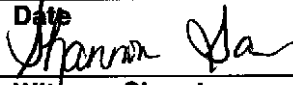


Bank of America, N.A.

Two witness signatures required in CT, FL, GA, SC and TN


 By: Donna Moffitt
 Its: Vice President

12/20/2007

Date

 Witness Signature

Shannon Davis
 Typed or Printed Name

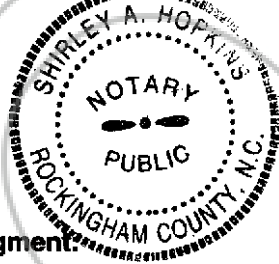

 Witness Signature


Judith Ballard
 Typed or Printed Name

Individual Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Greensboro

On this the Twentieth day of December, 2007, before me, Shirley A. Hopkins, the undersigned Notary Public, personally appeared Donna Moffitt, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.

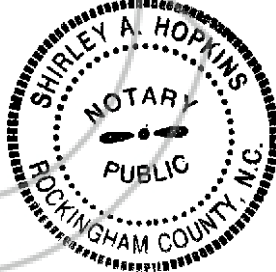


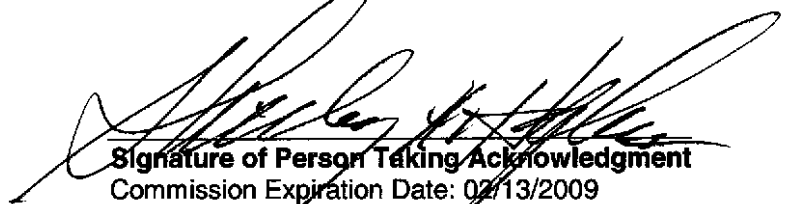

 Signature of Person Taking Acknowledgment
 Commission Expiration Date: 02/13/2009
 SHIRLEY A HOPKINS

Corporate Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Greensboro

On this the Twentieth day of December, 2007, before me, Shirley A. Hopkins, the undersigned Notary Public, personally appeared 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 purposes 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.




 Signature of Person Taking Acknowledgment
 Commission Expiration Date: 02/13/2009
 SHIRLEY A HOPKINS

(for use in AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)

EXHIBIT A - LEGAL DESCRIPTION

Tax ID Number: **142028811028**

Land situated in the County of **Douglas** in the State of **NV**

Lot 28, of SARATOGA HEIGHTS SUBDIVISION UNIT 1, filed in the Office of the County Recorder of Douglas County, State of Nevada, on May 15, 1961, in Book 6, Page 482, as Document No. 17827.

Commonly known as: **1393 Kim St, Minden, NV 89423**