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DOC # 0739490
03/12/2009 01:27 PM Deputy: SG
OFFICIAL RECORD
Requested By:
US RECORDINGS INC

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0309 PG- 2994 RPTT: 0.00



Recording Requested by &
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117

75498980-04
Prepared by: Ann K. Giurno
WHEN RECORDED MAIL TO
U.S. Bank National Association
Retail Service Center
4325 17th Ave. SW
Fargo, ND 58108-2687

Record 4th
Deed Of Trust Subordination Agreement
Account No. xxxxxx9250

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

C - 3107305
R - 3118864 (3)

This Agreement is made this 5 day of February, 2009, by and between US Bank National Association ND. ("Bank") and Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc. ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 17th 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, Nevada, on Book , Page , 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 February 19, 2009, granted by the Borrower, and recorded in the same office on _____, 20____, as Quicken Loans, Inc. 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 \$ 310,600.00, 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: Exhibit A

Property Address 241 Genoa Peak Ct., Genoa NV 89411

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

Bank Name: US Bank National Association ND

Ann K Gurno

By: Ann K Gurno
Title: Loan Operations Officer

STATE OF Wisconsin)

COUNTY OF Winnebago)

The foregoing instrument was acknowledged before me this 5 day of February, 2009, by (name) Ann K Gurno, the (title) Loan Operations Officer of US Bank National Association ND , a national banking association, on behalf of the association.

Jennifer Dreikosen
Jennifer Dreikosen, Notary Public
My Commission Expires: 10/17/2010

Shawna Sheppard

Prepared by: Shawna Sheppard/rjz

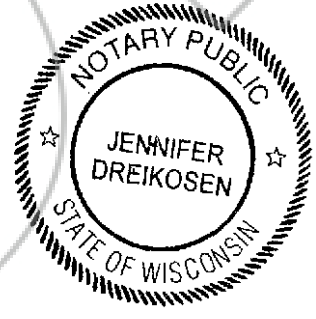


EXHIBIT A

LOT 90 AS SET FORTH ON THE FINAL MAP OF GENOA LAKES PHASE 3
UNIT 2, A PLANNED UNIT DEVELOPMENT, RECORDED MAY 1, 1995, IN
BOOK 595 OFFICIAL RECORDS AT PAGE 78, DOUGLAS COUNTY, NEVADA,
AS DOCUMENT NO. 361251.

ASSESSORS PARCEL NO. 1319-03-411-005

Permanent Parcel Number: 1319-03-411-005
THOMAS LANEY AND JOLYN LANEY,
HUSBAND AND WIFE

241 GENOA PEAK COURT PO 502 RR, GENOA NV 89411
Loan Reference Number : 20053081357320/300419250
First American Order No: 8425418
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



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