



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

DOC # 740748  
04/03/2009 08:58AM Deputy: DW  
OFFICIAL RECORD  
Requested By:  
INTEGRATED REAL ESTATE P  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 16.00  
BK-409 PG-634 RPTT: 0.00



2134 0008-061003 JLA

February 23, 2009

National Real Estate  
100 Beecham Drive  
Pittsburgh, PA 15205

Attn: Pamela Kinzey

Re: Subordination Agreement  
Borrowers: Vivian Lee Austin

Loan Number: 85530202

Property Address: 1758 Oakwood Drive  
Minden, NV 89423

Dear Pamela Kinzey:

We have reviewed the terms of the new loan for the above Borrowers. Based upon the information you have provided to us, USAA Federal Savings Bank ("USAA FSB") will subordinate its lien on the property located at 1758 Oakwood Drive, Minden, NV 89423.

Please review "Subordination of Lien" document carefully. If any changes are required, please fax an *updated* subordination request form with the *changes marked* on the form to 800-531-5717.

*\* Subject to title stating that the USAA lien will require a subordination not a release of lien.*

If you have any questions, or need further information, please contact us at 210-456-8000 extension 6-8034.

Thank you

USAA Federal Savings Bank

**WHEN RECORDED MAIL TO:**  
**USAA Federal Savings Bank**  
**10750 McDermott Freeway**  
**San Antonio, TX 78288-0558**

**ATTENTION: EQMISC**

**SUBORDINATION OF LIEN**

Date: February 23, 2009

Subordinating Party: USAA Federal Savings Bank

**Subordinated Lien:**

Date: **March 28, 2008**

Grantor(s): **Vivian Lee Austin**

Beneficiary: **USAA Federal Savings Bank**

Note Secured by Subordinated Lien: Note dated **March 28, 2008**, in the original principal amount of **\$50,000.00**.

Recording Information: **Deed of Trust dated March 28, 2008**, recorded on **April 17, 2008** at **County of Douglas** in the State of Nevada in **Instrument No. 0721687**, which mortgage is a lien upon the said premises located at **1758 Oakwood Drive, Minden, NV 89423**.

**Superior Lien:**

Date: \_\_\_\_\_, **2009**

Borrower(s): **Vivian Lee Austin**

Lender: **Bank of America**

Note Secured by Superior Lien: Note dated \_\_\_\_\_, **2009** with a loan amount not to exceed **\$269,500.00**

Property Address: **1758 Oakwood Drive, Minden, NV 89423**




BK-409  
PG-635

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

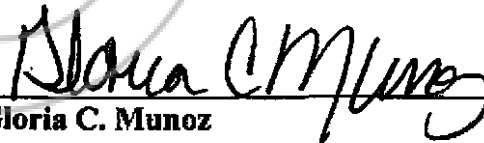
USAA Federal Savings Bank



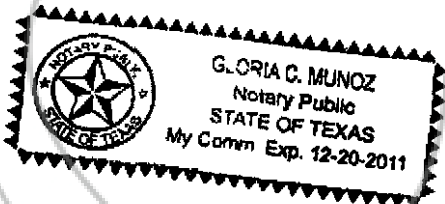
By: **Juan Solis**  
**Account Services Specialist**

STATE OF TEXAS       §  
                                  §  
COUNTY OF BEXAR   §

On **February 23, 2009**, before me, the undersigned appeared **Juan Solis, Account Services Specialist**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.



**Gloria C. Munoz**  
Notary Public  
State of Texas  
My Commission Expires: **12-20-2011**



BK-409  
PG-636