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

ATTENTION: EQMISC

1090758 APN.1320-30-411-

SUBORDINATION OF LIEN

Date: April 29, 2009

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: October 17, 2000

James R Hales and Sharia S Hales Grantor(s):

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated October 17, 2000, in the original principal amount of \$100,000.00.

Recording Information: Deed of Trust dated October 17, 2000, recorded on October 31, 2000 at County of Douglas, State of Nevada in Book 1000 Page 5991, which mortgage is a lien upon the said premises located at 883 Mahogany, Minden, NV 89423.

Superior Lien:

Date:

Borrower(s): James R Hales and Sharia S Hales

Lender: Sierra Pacific Mortgage

Note Secured by Superior Lien: Note dated May a loan amount not to exceed \$203,000,00

DOCUMENT NO. 742777 RECORDED 05/08/2009

Property Address: 883 Mahogany, Minden, NV 89423

BOOK 509 PAGE: 1836

DOC # 742778 05/08/2009 01:54PM Deputy: DW

Requested By

NORTHERN NEVADA TITLE CC

Karen Ellison -1 of 2 Fe

BK-509 PG-1850 RPTT: 0.00

Douglas County - NV

Fee:

Recorder

OFFICIAL

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

Lucy Anderson

Account Services Specialist

STATE OF TEXAS

COUNTY OF BEXAR

On April 29, 2009, before me, the undersigned appeared Lucy Anderson, 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.

PAT HACKNEY Notary Public STATE OF TEXAS /ly Comm. Exp. 02-29-2012

Pat Hackney

Notary Public State of Texas

My Commission Expires: 02/29/2012

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BK-509 PG-1851