

APN: 1420-34-112-007
When Recorded Please Mail To:
RBS Citizens, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard JBW 212
Warwick, RI 02886



SUBORDINATION OF DEED OF TRUST

THIS SUBORDINATION OF DEED OF TRUST ("Subordination") is made and effective this 27th day of March, 2009

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Original Lender")

and

North American Savings Bank
10950 El Monte Suite 210
Leawood, KS 66211
("New Lender")

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the Beneficiary under the following Deed of Trust ("Subordinate Deed of Trust"):

Deed of Trust dated August 16, 2008, made by Tom Lomax and Mary Lomax, as grantor(s) and First American Title Insurance Company, as trustee to RBS Citizens Bank, N.A. in the principal amount of Seventy Five Thousand Dollars, (\$ 75,000.00) and recorded on August 28, 2008 as Document No. 0729045, Official Records, Douglas County, Nevada, more particularly described as

Tax map designation
Dist.
Sec.
Blk.
Lot

And commonly known as 2764 Gordon Avenue, Minden, Nevada 89423

does hereby waive and subordinate the priority, operation and lien of the Subordinate Deed of Trust upon the therein described premises to the following described Deed of Trust ("New Deed of Trust"):

Deed of Trust to be executed by Tom Lomax and Mary Lomax as borrower, to North American Savings Bank as Beneficiary, securing a total indebtedness not to exceed Two Hundred Ninety Two Thousand Dollars, (\$ 292,000.00), encumbering the above described property in order that the lien of the Subordinate Deed of Trust be and hereby is junior and inferior to the lien of the New Deed of Trust including, but not limited to, the right of payment to the prior payment in full of the total indebtedness secured by the New Deed of Trust.

This Agreement shall be governed by and construed in accordance with the laws of the State of Nevada applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, the parties hereto have caused this Subordination to be executed as of the date set forth above.

RBS CITIZENS, N.A.

By: [Signature]
Name: Daiva Ziukiene
Title: Bank Officer

NORTH AMERICAN SAVINGS BANK

By: [Signature]
Name: Sandra K Wages
Title: Closing manager

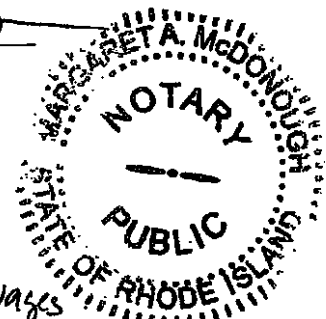
STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT)

In Warwick, on this 27th day of March, 2009 before me personally appeared Daiva Ziukiene, the Bank Officer of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

[Signature]
Notary Public: Margaret A McDonough
My Commission Expires: November 27, 2012



STATE OF Kansas)

) ss.

COUNTY OF Johnson)

*Sandra K Wages

This instrument was acknowledged before me on 6th April 2009 by [Signature]
as closing agent of North American Savings Bank.

*Mangan

[Signature]
Notary Public
My Commission Expires 1/17/12

TRACY S. PHILLIPS
Notary Public - State of Kansas
My Appt. Expires 1/17/12

**EXHIBIT "A"
LEGAL DESCRIPTION**

THE LAND DESCRIBED HEREIN IS SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS,
AND IS DESCRIBED AS FOLLOWS:

LOT 7, AS SHOWN ON THE OFFICIAL MAP OF COMSTOCK VISTA SUBDIVISION, RECORDED IN
THE OFFICE OF THE DOUGLAS COUNTY RECORDER, STATE OF NEVADA, ON MAY 24, 2005, IN
BOOK 0505 AT PAGE 10773 AS DOCUMENT NO. 645147; OFFICIAL RECORDS.

PARCEL NUMBER(S): 1420-34-112-007

