

DOC # 0744996  
06/12/2009 10:36 AM Deputy: PK  
OFFICIAL RECORD  
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US RECORDINGS INC

APN # 1320-26-001-034

Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 Of 4 Fee: 17.00  
BK-0609 PG-3623 RPTT: 0.00



**Recording Requested by and Return to:**

US Recordings, Inc.  
✓ 2925 Country Drive  
St. Paul, MN 55117

**REAL ESTATE SUBORDINATION AGREEMENT**

75663297

(Title of Document)

This page added to provide additional information required by NRS 111.312 Sections 1-4.

(Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

(Do not write above this line. This space is reserved for recording.)



**Real Estate Subordination Agreement  
(Bank of America to Bank of America)**

PARCEL TAX MAP ID NO. 1320-26-001-034

JRC 2134  
D9-016326

This instrument was prepared by  
~~and after recording returned to?~~  
Bank of America, N.A. Collateral Tracking  
9000 Southside Blvd., Bldg 700  
Jacksonville, FL 32256  
Loan Account being subordinated#: 68181006232699

CRESS/HFS File No. 6937631  
New Senior Loan Acct # 6869219201

This Real Estate Subordination Agreement ("Agreement") is executed as of April 23, 2009, by Bank of America, N.A., having an address of 9000 Southside Blvd, Bldg 700 Jacksonville, FL 32256 ("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of: Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410 ("Bank of America, N.A."),

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 05/24/2007 executed by GREGORY D. FISCHER AND PAMELA A. FISCHER, TRUSTEES and which is recorded on 06/08/2007 in Book at Page, and if applicable 702649, of the land or torrens records of DOUGLAS County, State of NV as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described in 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, Bank of America has been requested to make a loan, line of credit or other financial accommodation to GREGORY D. FISCHER, PAMELA A. FISCHER (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed or 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 the Bank of America in the maximum principal face amount of \$ 399,000 (the "Principal Amount"), [For North Carolina only - bearing interest and payable as therein provided at the maximum rate of \_\_\_\_\_% for a period not to exceed \_\_\_\_\_ 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 Bank of America and Borrower shall determine; and

Recorded on 5-18-09 in bk 509 pg 4055  
as doc # 743322



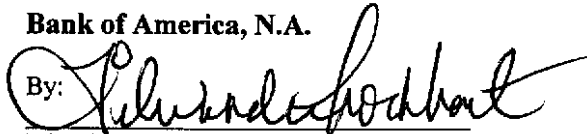
Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the Principal Amount of the Obligation 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 Senior Lien, are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Bank of America 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 Bank of America 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.

Bank of America, N.A.

Date: April 23, 2009

By:



Printed name: TILWANDER LOCKHART  
Title: Asst Vice President

Witness #1 Signature (FL & CT Only)

Witness Printed Name

Witness #2 Signature (FL & CT Only)

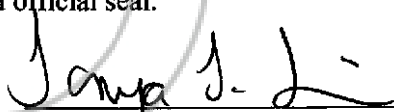
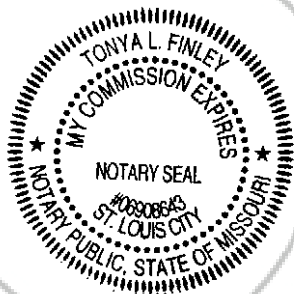
Witness Printed Name

State of MISSOURI  
City of St. Louis

**Bank of America Acknowledgement**

On this day, April 23, 2009, before me, **TONYA L. FINLEY**, the undersigned officer, personally appeared **TILWANDER LOCKHART** who, being duly sworn by me, acknowledged him/herself to be the **ASST VICE PRESIDENT** of Bank of America, N.A., and that (s)he, as such **ASST VICE PRESIDENT**, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him/herself as **ASST VICE PRESIDENT**.

In witness whereof, I hereunto set my hand and official seal.  
(SEAL)



Signature of Person Taking Acknowledgement

Printed name: TONYA L. FINLEY

Commission Expiration Date: 07/10/10

1831 Chestnut St., 6<sup>th</sup> Fl

St. Louis, MO 63103



**Appraisal \* Title \* Settlement \* Default**

290 Bilmar Drive Pittsburgh, PA 15205-2550

Phone:412.921.7400 \* Toll Free:800.753.3339 \* Fax:412.921.7447 \* Toll Free:800.252.1465 \* www.nreis.com

ORDER: D009-016326

RE: FISCHER, GREG  
FISCHER, PAMELA  
1727 N BENTON RD  
MINDEN, NV 89423-414  
DOUGLAS COUNTY

LEGAL DESCRIPTION

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

LOT 12 IN BLOCK C, AS SHOWN ON FINAL SUBDIVISION MAP PD #02-003 FOR AURORA, A PLANNED DEVELOPMENT FILED FOR RECORD WITH THE DOUGLAS COUNTY RECORDER SEPTEMBER 8, 2003 IN BOK 0903, AT PAGE 3029, AS DOCUMENT NO. 589081, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA, AND BY CERTIFICATE OF AMENDMENT RECORDED SEPTEMBER 10, 2003 IN BOOK 0903, AT PAGE 4697, AS DOCUMENT NO. 05894863, OFFICIAL RECORDS OF DOUGLAS COUNTY, NEVADA.

BEING THE SAME PROPERTY CONVEYED FROM GREGORY D. FISCHER, WHO ACQUIRED TITLE AS GREGORY DUANE FISCHER SR. AND PAMELA A. FISCHER, WHO ACQUIRED TITLE AS PAMELA ANN FISCHER TO GREGORY D. FISCHER AND PAMELA A. FISCHER, TRUSTEES, FISCHER TRUST DATED 02/10/2004 BY DEED RECORDED 03/01/2004, IN BOOK 0304, PAGE 00208 IN THE REGISTERS OFFICE OF DOUGLAS COUNTY, NEVADA.

ADDRESS: 1727 N BENTON RD; MINDEN, NV 89423-414.



\*U88646143\*

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BK- 0609  
PG- 3626  
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