

APN: 1419-12-610-012  
Escrow:

~~When Recorded Mail To:~~  
Western Nevada HOME Consortium  
27 S. Main Street  
Yerington, NV 89447

WHEN RECORDED, RETURN TO:  
**EQUITY LOAN SERVICES**  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING - TEAM 3  
*Accommodation Recording Per Client Request*

DOC # 749000  
08/17/2009 09:48AM Deputy: SD  
**OFFICIAL RECORD**  
Requested By:  
FIRST AMERICAN EQUITY LO  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: 16.00  
BK-809 PG-3586 RPTT: 0.00



# 6045713 SUBORDINATION AGREEMENT

THAT WHEREAS, the undersigned is the present owner and holder of a Deed of Trust dated October 1, 2008, in the sum of \$41,069.65, executed by Lois Jean Kohler, borrower to Western Nevada HOME Consortium, as beneficiary and Western Nevada HOME Consortium trustee, which Deed of Trust was recorded as Document No. 732411 Official Records, in the Office of the County Recorder of Douglas County, Nevada, covering:

Lot 41, as shown on the map of the VALLEY VIEW SUBDIVISION NO 2, filed in the office of the County Recorder of Douglas County, Nevada on April 6, 1964 in Book 23, Page 187, as File No. 24786.

WHEREAS, Lois Jean Kohler, as owner of the land above described, has executed or about to execute a Deed of Trust and Note in the sum of approximately \$273,500.00 dated 8/1/09, in favor of Bank of America, N.A which Deed of Trust is to be recorded concurrently herewith and

WHEREAS, the undersigned is willing that the lien or charge of the Deed of Trust securing the same shall be and remain at all times a lien or charge on said land, prior and superior to the lien or charge of the Deed of Trust, first above mentioned, and

NOW, THEREFORE, for a valuable consideration, receipt of which is hereby acknowledged and in order to induce said \_\_\_\_\_, to make the loan referred to, it is hereby declared, understood and agreed, that the Deed of Trust securing said Note, in favor of Bank of America, N.A or successor agency, and any renewals or extension thereof shall be and remain all times a lien or charge prior to the Deed of Trust, first above mentioned.

The undersigned declares and acknowledges that the hereby intentionally waives, relinquishes and subordinates the priority and superiority of the lien or charge of the deed of trust, first above mentioned, to the lien or charge upon said land of the Deed of Trust



in favor of the Bank of America N.A. or successor agency, above referred to and that the undersigned understands that in reliance upon and in consideration of this waiver, relinquishment and subordination, specific loans and advances are being and will be made and as part and parcel thereof specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination.

The undersigned further declares that an endorsement has been placed on the note secured by the Deed of Trust, first above mentioned, stating that the deed of trust securing said Note has, by this instrument been subordinated to the lien or charge of the Deed of Trust, in favor of the Bank of America N.A. or successor agency, as above referred to.

IN WITNESS WHEREOF, the undersigned has executed this instrument on JULY 7<sup>th</sup>, 2009.

WESTERN NEVADA HOME CONSORTIUM

Dennis W. Stark  
Dennis W. Stark

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Kalida

State of Nevada )  
Lyon County )

On this 7<sup>th</sup> day of July 2009 before me, a Notary Public, personally known or proven to me to be the persons (s) whose name(s) is subscribed to the above instrument who acknowledged that she executed this instrument for the purpose therein contained.

Maureen Willis  
Notary Public





BK-809  
PG-3588

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Form No. 3301 (6/00)  
Short Form Commitment, EAGLE  
SUPER EAGLE

ORDER NO: 6045713  
FILE NO: 6045713N  
LENDER REF: 209113700

**Exhibit "A"**

The land referred to in this policy is situated in the **STATE OF NEVADA, COUNTY OF DOUGLAS, CITY OF CARSON CITY**, and described as follows:

LOT 41, AS SHOWN ON THE MAP OF VALLEY VIEW SUBDIVISION, UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON APRIL 06, 1964, DOCUMENT NO. 24786.

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 KOHLER  
41025144  
FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT  


3A NV

