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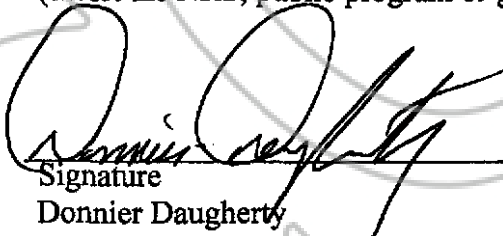
Order Number: 6274835

Subordination Agreement

(Title Of Document)

- I the undersigned hereby affirm that this document submitted for recording contains personal information (social security number, driver's license number or identification card number) of a person as required by a specific law, public program or grant that requires the inclusion of the personal information. The Nevada Revised Statue (NRS), public program or grant referenced is:

(Insert the NRS, public program or grant referenced on the line above)


Signature
Donnier Daugherty

Recording Coordinator
Title

This page is added to provide additional information required by NRS 111.312 Sections 1-2. This cover page must be typed or printed. Additional recording fee applies.



This instrument was prepared by:
Bank of America
ASAP Resolution Department
475 Crosspoint Parkway
Getzville, NY 14068

~~After recording~~
Bank of America
ASAP Resolution Department
PO Box 9000
475 Crosspoint Parkway
Getzville, NY 14068
Account #: 7025951547



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

This Real Estate Subordination Agreement ("Agreement") is executed as of July 7, 2009, by Bank of America, N.A., having an address of 475 Crosspoint Parkway, Getzville, New York 14068 ("Subordinator"), in favor of Wells Fargo Bank N.A. ("Junior Lien Holder"), having an address for notice purposes of 3480 Stateview Blvd, Fort Mill SC 29715.

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 August 7, 2006, executed by Lynne Buckingham and which is recorded in Volume/Book 0806, Page 8136, and if applicable, Document Number 0682731, of the land records of Douglas County, Nevada, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described 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 *PLEASE SEE EXHIBIT A**

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to Lynne Buckingham (jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of 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 Wells Fargo Bank N.A. in the maximum principal face amount of \$ 238,005.83 (the "Principal Amount") [For North Carolina only - bearing interest and payable as therein provided at the maximum rate of n/a% for a period not to exceed n/a 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 the Junior Lien Holder and Borrower shall determine; and *not for record*

20-7-31-2009 recorded in 827-2009 1st Str. 4-15-2008 749747 BL 809 73-684/
Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to the 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 Junior Lien Holder's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

for use in AR, AZ, CO, CT, FL, GA, IA, IL, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)



Order ID: 6274835
Loan No.: 0109597401

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot 53, in Block C, as set forth on the Final Subdivision Map No. 1006-8 for Chichester Estates, Phase 8, filed in the office of the County Recorder of Douglas County, Nevada and recorded June 12, 2001, in Book 0601, Page 2589, as Document No. 516199.

Assessor's Parcel Number: 1320-33-716-053

