

OFFICIAL RECORD

Requested By:

CONVENIENT CLOSING SERVICES

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 4 Fee: 17.00  
BK- 0310 PG- 0353 RPTT: 0.00



This instrument was prepared by:  
Bank of America Subordination Unit  
4161 Piedmont Parkway  
Greensboro, NC 27410

After recording return to:  
Bank of America Collateral Tracking  
4161 Piedmont Parkway  
Greensboro, NC 27410  
Account #: 6818900219XXXX

**Bank of America**



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

This Real Estate Subordination Agreement ("Agreement") is executed as of 07/21/2009, by Bank of America, N.A. ("Subordinator") having an address of:

4161 Piedmont Parkway  
Greensboro, NC 27410

in favor of FIRST TENNESSEE BANK, N.A. ("Junior Lien Holder"), having an address for notice purposes of:

1 MORTGAGE WAY  
MT. LAUREL, NJ 08054

**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 09/12/2008, executed by KEVIN D. HOELZEN, BRENDA C. HOELZEN, with a property address of: 1606 DOWNS DR, MINDEN, NV 89423

which was recorded on 10/10/2008, in Volume/Book N/A, Page N/A, and Document Number 0731325, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A, of the land records of DOUGLAS County, NV, 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

**Whereas**, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to KEVIN D. HOELZEN AND BRENDA C. HOELZEN

(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)

(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 FIRST TENNESSEE BANK, N.A. in the maximum principal face amount of \$ 110,431.36 (the "Principal Amount") [For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 4.7100% for a period not to exceed 240.00 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 Junior Lien Holder and Borrower shall determine; and

**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 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 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.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder 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.

(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)

Bank of America, N.A.

Two witness signatures required in CT, FL, GA, SC and TN

By: Jean English  
Its: Assistant Vice President

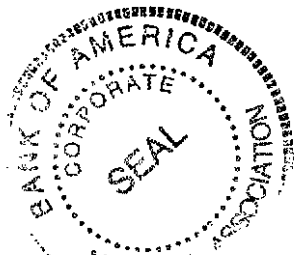
07/21/2009  
Date

Damon Cager  
Witness Signature

Damon Cager  
Typed or Printed Name

Debro Henryhand  
Witness Signature

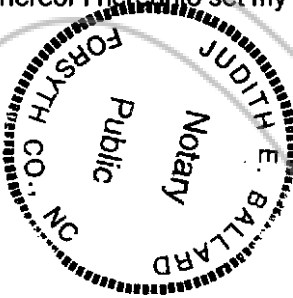
Debro Henryhand  
Typed or Printed Name



**Individual Acknowledgment:**

State/Commonwealth/District of North Carolina  
County/City of Guilford/Greensboro

On this the Twenty-First day of July, 2009, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared Jean English, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



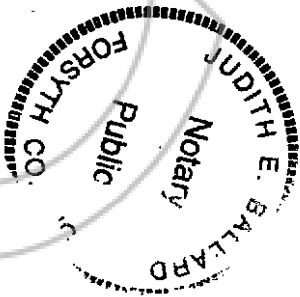
Judith E. Ballard

Signature of Person Taking Acknowledgment  
Commission Expiration Date: 03/24/2013

**Corporate Acknowledgment:**

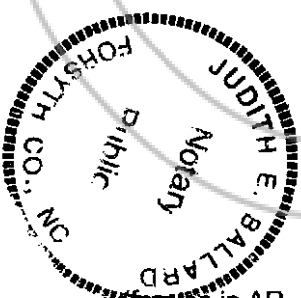
State/Commonwealth/District of North Carolina  
County/City of Guilford/Greensboro

On this the Twenty-First day of July, 2009, before me, Judith E. Ballard, the undersigned Notary Public, personally appeared the Assistant Vice President of Bank of America, N.A and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



Judith E. Ballard

Signature of Person Taking Acknowledgment  
Commission Expiration Date: 03/24/2013



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**CHICAGO TITLE INSURANCE COMPANY** AS ISSUING AGENT 1-800-943-1196

Title No TRSG-2009033173

**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Douglas, STATE OF Nevada, AND IS DESCRIBED AS FOLLOWS:

THE EAST 475.20 FEET OF THE WEST 815.0 FEET OF THE SOUTH 300.0 FEET OF THE SOUTHWEST ¼ OF THE NORTHWEST ¼ OF SECTION 35, TOWNSHIP 14 NORTH, RANGE 20 EAST M.D.M. & M

Parcel ID: 1420-35-201-008

Commonly known as 1606 Downs Drive, Minden, NV 89423  
However, by showing this address no additional coverage is provided

