



APN 1318-03-212-045

Recording Requested By:

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City/State/Zip: Santa Ana, CA 92705  
7789414

Deed of Trust Subordination Agreement

(Print Name of Document on the line above )

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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 Statute (NRS), public program or grant referenced is :

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

Kimberly Perkins  
Signature      Kimberly Perkins

\_\_\_\_\_  
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.



WHEN RECORDED MAIL TO  
U.S. Bank National Association  
Retail Service Center  
1850 Osborn Ave.  
Oshkosh, WI 54903-2746

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

**Deed Of Trust Subordination Agreement**

Account No. xxx7020 NV - 7789414

This Agreement is made this 5 day of January, 2010, by and between US Bank National Association ND. ("Bank") and WELLS FARGO BANK, NA ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 7 day of July , 2005, granted by John F Adams and Jackie G Adams, husband and wife ("Borrower"), and recorded in the office of the County Recorder, Douglas County, Nevada, on Book , Page , as Document 0651256, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 2/26/2010, 20\_\_\_, granted by the Borrower, and recorded in the same office on 3/3/2010, 20\_\_\_, as 759577 BK 310 Pg 882, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$ 243,443.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.



Legal Description: see attached

Property Address 193 CARSON DR ZEPHYR COVE NV 89448

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

Bank Name: US Bank National Association ND

Ann K Gurno

By: Ann K Gurno  
Title: Loan Operations Officer


STATE OF Wisconsin )

COUNTY OF Winnebago )

The foregoing instrument was acknowledged before me this 5 day of January, 2010, by (name) Ann K Gurno, the (title) Loan Operations Officer of US Bank, National Association, a national banking association, on behalf of the association.

Jennifer Dreikosen  
Jennifer Dreikosen, Notary Public  
My Commission Expires: 10/17/2010

Heidi Braatz  
Prepared by: Heidi Braatz

*Jennifer Dreikosen*  
  
*exp 10/17/2010*



Order ID: 7789414  
Loan No.: 0118769884

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 154, as shown on the map of Skyland Subdivision No. 3, filed in the office of the County Recorder of Douglas County, Nevada, on February 24, 1960, as Document No. 15653.

Assessor's Parcel Number: 1318-03-212-045

