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**SUBORDINATION AGREEMENT**

(Title Of Document)

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons (Per NRS 239B.030)

**-OR-**

I the undersigned hereby affirm that this document submitted for recording contains social security number of a person or persons as required by law:

\_\_\_\_\_  
(State specific law)

*Ricardo Marquez*  
Signature  
Ricardo Marquez

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.



## SUBORDINATION AGREEMENT

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LOAN #: 21589529

ESCROW/CLOSING#: 209119256

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

### SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this Second day of September, 2009, by **COUNTRYWIDE BANK, F.S.B. ("Subordinated Lienholder")**, with a place of business at **4500 PARK GRANADA, CALABASAS, CA 91302-1613**.

WHEREAS, THOMAS M WHITE and DEVANIE L WHITE executed and delivered to Subordinated Lienholder, a Deed of Trust/Mortgage (the "**Existing and Continuing Security Instrument**") in the sum of \$15000.00 dated 10/24/2002, and recorded in Book Volume 1102, Page 02433-02437, as Instrument No. N/A, in the records of DOUGLAS County, State of NV, as security for a loan (the "**Existing and Continuing Loan**"), which Existing and Continuing Security Instrument is a valid and existing lien on the real property located at 935 DEAN DRIVE, GARDNERVILLE, NV 89410 and further described on Exhibit "A," attached.



WHEREAS, THOMAS M WHITE and DEVANIE L WHITE ("**Borrower**") executed and delivered to **Bank of America, N.A. ("Lender")**, a deed of trust/mortgage in the principal amount not to exceed \$78900.00, which deed of trust/mortgage (the "**New Security Instrument**") is recorded herewith in the records of DOUGLAS County, State of NV as security for a loan (the "**New Loan**");

*under instrument number 2009-751516 Book 1009 Pg. 207 recorded 10/1/2009*

WHEREAS, it is a condition precedent to obtaining the New Loan that the lien of the New Loan shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien of the Existing and Continuing Loan; and

WHEREAS, Lender is willing to make said loan provided the lien securing the New Loan is a lien or charge upon the described property prior and superior to the lien of the Existing and Continuing Loan and provided that Subordinating Lender will specifically and unconditionally subordinate the lien of the Existing and Continuing Loan to the lien of the New Loan; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such a loan to Borrower; and Subordinating Lender is willing that the lien securing the New Loan shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien securing the Existing and Continuing Loan.

NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) That the New Security Instrument, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the Existing and Continuing Security Instrument.
- (2) That Lender would not make the New Loan without this subordination agreement.
- (3) That this agreement shall be the whole and only agreement with regard to the subordination of the Existing and Continuing Security Instrument to the New Security Instrument and shall supersede and cancel, but only insofar as would affect the priority between the security instruments hereinbefore specifically described, any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Existing and Continuing Security Instrument above mentioned, which provide for the subordination of the lien to another security instrument, deed of trust or mortgage.

Subordinating Lender declares, agrees and acknowledges that

- (a) It consents to and approves (i) all provision of the note and New Security Instrument in favor of Lender above referred to, and (ii) all agreements, including but not limited to any loan or escrow agreements, between Borrower and Lender for the disbursement of the proceeds of the New Loan;
- (b) Lender making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will, see to the application of such proceeds by the person or persons to whom Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part; and

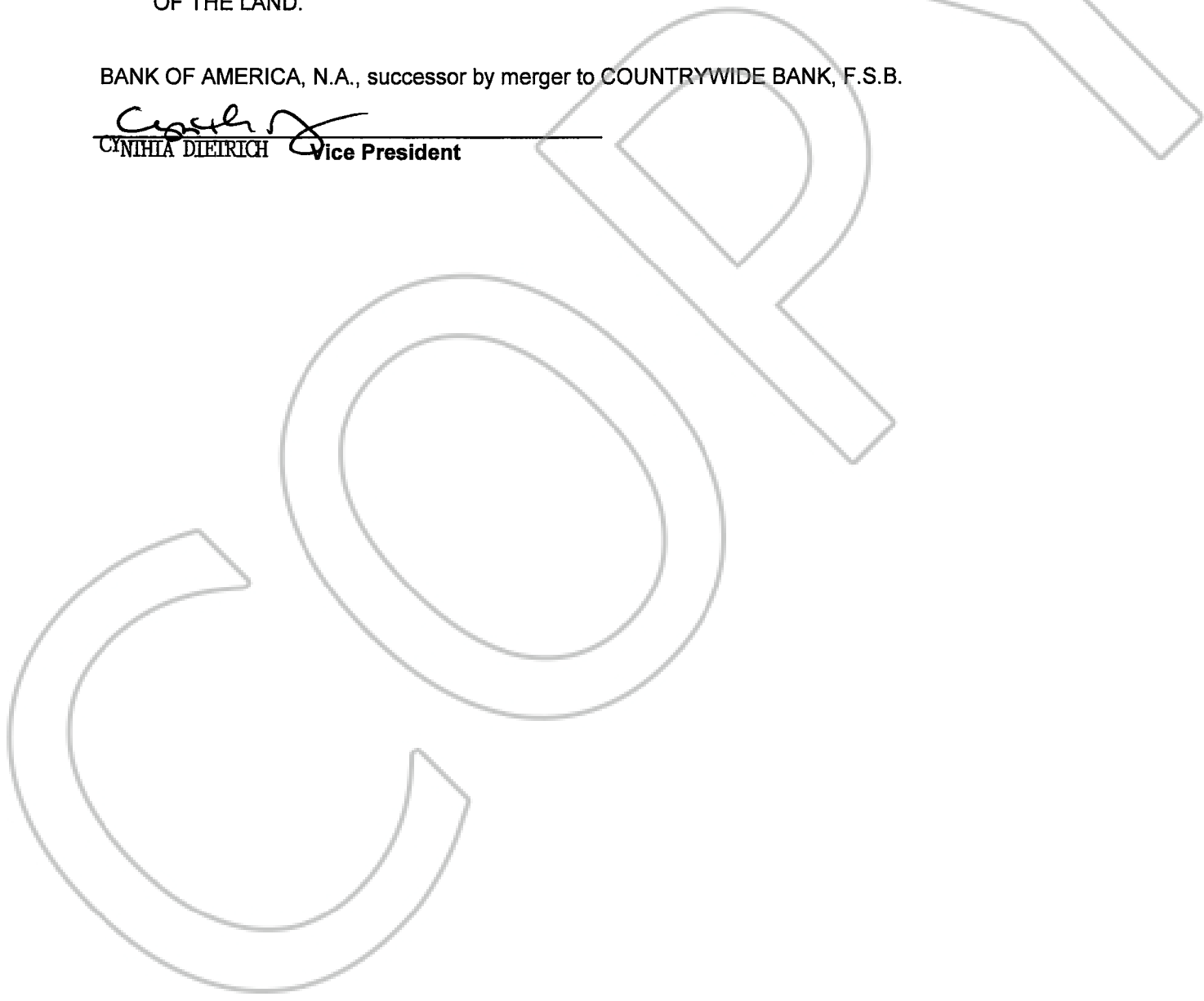


(c) It intentionally and unconditionally waives, relinquishes and subordinates the lien of the Existing and Continuing Security Instrument in favor of the lien or charge upon said land of the New Security Instrument and understands that in reliance upon, and in consideration of, this waiver, relinquish and subordinate 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.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOW THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.

BANK OF AMERICA, N.A., successor by merger to COUNTRYWIDE BANK, F.S.B.

  
\_\_\_\_\_  
CYNTHIA DIETRICH Vice President





### ACKNOWLEDGMENT

State of California  
County of Ventura )

On 9/2/2009 before me, Tai Hartley, Notary  
(insert name and title of the officer)

personally appeared Cynthia Dietrich, Vice President of Bank of America, N.A.,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature Tai Hartley  
TAI HARTLEY



(Seal)



LEGAL DESCRIPTION

**Exhibit A**

The following described property:

Lot 29, as shown on the Map of Gardnerville Ranchos Unit No. 2, filed for Record in the Office of the County Recorder of Douglas County, State of Nevada, on June 1, 1965, in Book 31, at Page 686, as Document No. 28309, and Amended Title Sheet recorded on June 4, 1965, in Book 31, at Page 797, as Document No. 28377.

Being the same parcel conveyed to Thomas M. White and Devanie L. White from Sharla Marie Keith, by virtue of a Deed dated 10/18/2001, recorded 10/19/2001, in Deed Book 1001, Page 6764, as Instrument No. 0525763 County of Douglas, State of Nevada.

Assessor's Parcel No: 122015210077