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APN # 142033312034

Recording Requested by and Return to:

US Recordings, Inc. 2925 Country Drive St. Paul, MN 55117

DOC # 0766283 06/30/2010 12:49 PM Deputy: GI OFFICIAL RECORD Requested By: U S RECORDINGS INC

> Douglas County - NV Karen Ellison - Recorder

Page: 1 Of 4 Fee: BK-0610 PG-6175 RPTT:

17.00 0.00



SUBORDINATION AGREEMENT

(Title of Document)

Record 2nd 7640 9289

This page added to provide additional information required by NRS 111.312 Sections 1-4.

(Additional recording fee applies).

This cover page must be typed or printed clearly in black ink only.

BK- 0610 PG- 6176 06/30/2010

(2)

WHEN RECORDED RETURN TO:

NEVADA STATE BANK

Subordination Department

P.O. Box 1507, Salt Lake City, UT-84110

Processor: S Gardner-18-48830004001081

APN 142033312034 1923

SUBORDINATION AGREEMENT

KNOW ALL PERSONS BY THESE PRESENTS:

This Declaration of Subordination is executed and delivered May 7, 2010, by **NEVADA STATE BANK**, in favor of **MERS/QUICKEN LOANS**, **INC**, as follows:

NEVADA STATE BANK, for and in consideration of the sum of One Dollar and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby certify and declare that the lien of that certain trust deed, made and executed by RITA MARIE SMITH MICHAEL DUANE SMITH, as Trustor, in favor of NEVADA STATE BANK, as Beneficiary, dated 3/12/2008, recorded 4/4/2008, in Book 408, at Page 1341, Entry Number 720898, in the office of the County Recorder of DOUGLAS County, State of NEVADA, is hereby subordinated and made inferior to the lien of that certain trust deed not to exceed the amount of \$204,900.00 Dollars, dated

| MONT | PROPERTY | POR | Executed by MICHAEL DUANE SMITH AND RITA MARIE SMITH, as Trustor, in favor of MERS/QUICKEN LOANS, INC, as Beneficiary, and recorded

| ONT | POR | ONT | POR | ONT |

In the event of foreclosure or sale of either indebtedness, the priority shall be respected as herein established.

The real property referred to in the above referenced trust deeds is situated in **DOUGLAS** County, State of **NEVADA** and is more particularly described on the attached.

IN WITNESS WHEREOF, **NEVADA STATE BANK** has executed this Subordination Agreement as of the date first above written.

NEVADA STATE BANK.

Name: L. Merrill Riggs

Title: Vice President

ACKNOWLEDGED and consented to by Trustors:

RITA MARIE SMITH

MICHAEL DUANE SMITH

BK- 0610 PG- 6177 0766283 Page: 3 Of 4 06/30/2010

STATE OF UTAH COUNTY OF SALT LAKE

On May 7, 2010, before me bever may may a Notary Public in and for said County and State, personally appeared, L. Merrill Riggs, Vice President of NEVADA STATE BANK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity, and that his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Notary Public

Beverly J. Mathews

NOTARY PUBLIC BEVERLY J. MATHEWS 2460 South 3270 West Salt Lake City, UT 84119 COMMISSION EXPIRES October 24, 2010 STATE OF UTAH

STATE OF NEVADA

COUNTY OF DOUGLAS

On May 24 2010 before me with the state of personally appeared from May 24 May 1010 before me with the state of personally appeared from May 24 May 1010 before me with the state of personally known to me (or 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 their authorized capacity(ies), and that 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.

WITNESS my hand and official seal.

Notary Public

Sherri L. Blanchard

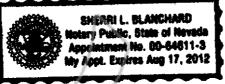


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 1420-33-312-034

Land Situated in the City of Minden in the County of Douglas in the State of NV

LOT 217, AS SHOWN ON THE FINAL HAP OF WILDHORSE UNIT 6, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MARCH 15, 1994 IN BOOK 394, PAGE 2741, AS DOCUMENT NO. 332336.

Commonly known as: 2655 Stetson Circle, Minden, NV 89423

+001307457+

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