



A.P.N.: 1219-14-002-003
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Order Number: 8790422

SUBORDINAITON AGREEMENT

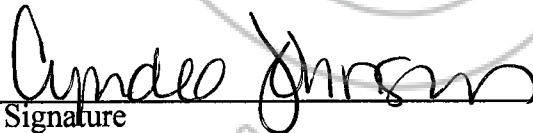
(Title Of Document)

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)



Signature

Cyndee Johnson

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 Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
~~Bank of America Collateral Tracking~~
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6818900206XXXX

Bank of America



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

This Real Estate Subordination Agreement ("Agreement") is executed as of 05/13/2010, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410

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

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 03/18/2008, executed by ALLAN D. SAPP AND PATRICIA J. SAPP, with a property address of: 850 SHERIDAN LN, GARDNERVILLE, NV 89460

which was recorded on 5/5/2008, in Volume/Book 0508, Page 0758, and Document Number 0722666, and if applicable, modified on _____, in Volume/Book NA, Page NA, Document Number NA, 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 ALLAN D. SAPP AND PATRICIA J. SAPP

(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 WELLS FARGO BANK,N.A. in the maximum principal face amount of \$ 319,728.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed 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: Andrew Holland
Its: Vice President

05/13/2010
Date

Witness Signature

Tara Grant
Typed or Printed Name

Witness Signature

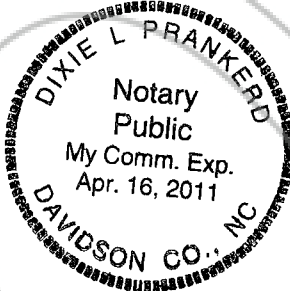
Damon Cager
Typed or Printed Name



Individual Acknowledgment:

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

On this the Thirteenth day of May, 2010, before me, Dixie L. Pranker, the undersigned Notary Public, personally appeared Andrew Holland, 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.

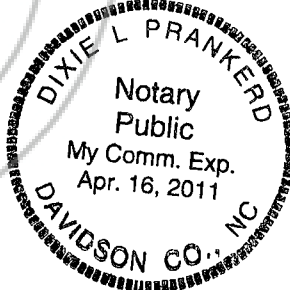


Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/16/2011

Corporate Acknowledgment:

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

On this the Thirteenth day of May, 2010, before me, Dixie L. Pranker, the undersigned Notary Public, personally appeared the Vice President of Bank of America, N.A and that (s)he, as such 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 Vice President. In witness whereof I hereunto set my hand and official seal.



Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/16/2011

(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: 8790422
Loan No.: 0144882768

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

All that certain lot, piece or parcel of land situate in the County of Douglas, State of Nevada, described as follows:

Legal description of revised Parcel 1 of the Parcel Map for Dorothy Colley and Diane Gordon

All that certain lot, piece, parcel or portion of land situate lying and being within the West 1/2 of Section 14 and the East 1/2 of Section 15, Township 12 North, Range 19 East, M.D.B. and M. and more particularly described as follows:

A Lot Line Adjustment between Parcel No. 1 and 2, as shown on that Map entitled "Parcel Map for Dorothy Colley and Diane Gordon" filed for Record in Book 1286, at Page 3238, as Document No. 147357, of Official Records of Douglas County, Nevada and more particularly described as follows:

Parcel No. 1 of aforesaid Parcel Map.

Together with all those portions of Parcel Map No. 2, as shown on the aforesaid Parcel Map and more particularly described as follows:

Commencing at the Northeast corner of aforesaid Parcel No. 1, which point is the true point of beginning; thence along the Easterly line of said Parcel No. 2. North 25 degrees 54' 52" West a distance of 144.87 feet; thence leaving said Easterly line South 64 degrees 00' 25" West a distance of 253.14 feet; thence South 22 degrees 36' 30" East a distance of 197.02 feet to a point on the Northerly line of aforesaid Parcel No. 1; thence along said Northerly line the following courses and distances: North 65 degrees 24' 45" East a distance of 28.69 feet; thence North 54 degrees 12' 40" East a distance of 41.20 feet; thence North 47 degrees 35' 11" East a distance of 53.05 feet; thence North 38 degrees 10' 18" East a distance of 41.14 feet; thence North 45 degrees 41' 07" East a distance of 40.23 feet; thence North 64 degrees 04' 08" East a distance of 69.19 feet to the true point of beginning;

And commencing at the Southwest corner of aforesaid Parcel No. 1 which point is the true point of beginning; thence along the Southerly line of said Parcel No. 2. South 69 degrees 42' 22" West a distance of 95.00 feet to the Southwest corner of said Parcel No. 2; thence along the Westerly line of said Parcel No. 2. North 38 degrees 58' 10" West a distance of 288.64 feet; thence North 62 degrees 59' 51" East a distance of 155.89 feet of the West line of aforesaid Parcel No.1; thence along said West line South 26 degrees 40' 22" East a distance of 293.47 feet to the true point of beginning.

Assessor's Parcel Number: 1219-14-002-003