



A.P.N.: 1420-28-311-061  
**Recording Requested by: LSI**  
**When Recorded Return to:**  
Attn: Custom Recording Solutions  
2550 North Red Hill Avenue  
Santa Ana, California 92705  
800-756-3524

Order Number: 9345614

**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)

Edgard Chavez  
Signature  
Edgard Chavez

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 #: 6818100237XXXX

**Bank of America**



**Real Estate Subordination Agreement**

This Real Estate Subordination Agreement ("Agreement") is executed as of 08/17/2010, 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 02/11/2003, executed by RODNEY KRICK AND AILEEN KRICK, with a property address of: 2838 LA CRESTA CIRCLE, MINDEN, NV 89423

which was recorded on 3/5/2003, in Volume/Book 0303, Page 01194, and Document Number 0568881, 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 RODNEY KRICK AND AILEEN KRICK

(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 \$ 160,840.00 (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

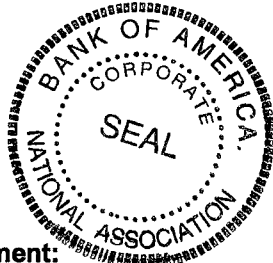
*Ka*  
By: Kathy Clark  
Its: Assistant Vice President

08/17/2010  
Date  
*Loretta Saunders*  
Witness Signature

Loretta Saunders  
Typed or Printed Name

*Deborah Brown*  
Witness Signature

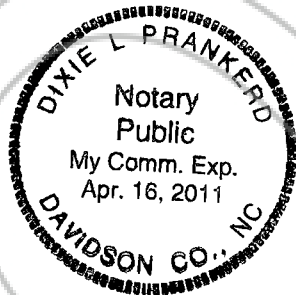
Deborah Brown  
Typed or Printed Name



**Individual Acknowledgment:**

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

On this the Seventeenth day of August, 2010, before me, Dixie L. Prankerd, the undersigned Notary Public, personally appeared Kathy Clark, 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.

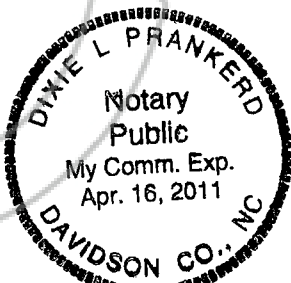


*Dixie L. Prankerd*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 04/16/2011  
Dixie L. Prankerd

**Corporate Acknowledgment:**

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

On this the Seventeenth day of August, 2010, before me, Dixie L. Prankerd, 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.



*Dixie L. Prankerd*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 04/16/2011  
Dixie L. Prankerd

(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: 9345614  
Loan No.: 0311715734

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 129, Block G, as shown on the Final Map Number PD99-02-05 for Saratoga Springs Estates Unit 5, a planned development recorded in the Office of the County Recorder of Douglas County, Nevada, on May 4, 2001 in Book 0501, at Page 1402, as Document No. 513570, and further Certificate of Amendment recorded July 17, 2001 as Document No. 518483.

Assessor's Parcel Number: 1420-28-311-061

