



A.P.N.: 1220-01-001-037
Recording Requested by: LSI
When Recorded Return to:
Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705
(800) 756-3524, ext 5011

CRS No.: 10089523

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 does contain the social security number of a person or persons as required by law:

(state specific law)



Signature
Sarah Post

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: **SP**
~~Bank of America Collateral Tracking~~
~~4161 Piedmont Parkway~~
~~Greensboro, NC 27410~~
~~Account #: 6818100204XXXX~~

Bank of America



Real Estate Subordination Agreement

NV-10089523

0649789419

201

This Real Estate Subordination Agreement ("Agreement") is executed as of 11/08/2010, 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 07/08/2002, executed by RAYMOND M. SNOW TRUSTEE OF THE RAYMOND M. SNOW FAMILY TRUST DATED 10/10/91, with a property address of: 1398 HAWKINS PEAK CT, GARDNERVILLE, NV 89410

which was recorded on 7/26/2002, in Volume/Book 0702, Page 08366, and Document Number 0547981, 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

*** Book 0702 * Page 08366**

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to RAYMOND M. SNOW TRUSTEE OF THE RAYMOND M. SNOW FAMILY TRUST DATED 10/10/91

(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 \$ 240,920.00 (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: Jean English
Its: Assistant Vice President

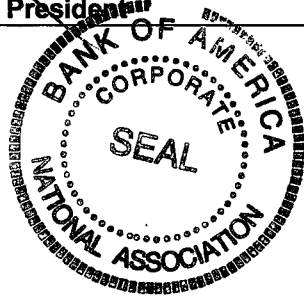
11/08/2010
Date

Debra Ben
Witness Signature

Deborah Brown
Typed or Printed Name

Phoebe Howard
Witness Signature

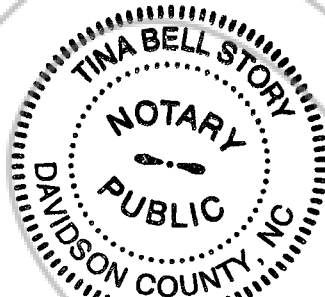
Phoebe Howard
Typed or Printed Name



Individual Acknowledgment:

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

On this the Eighth day of November, 2010, before me, Tina Bell Story, the undersigned Notary Public, personally appeared Jean English, 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.

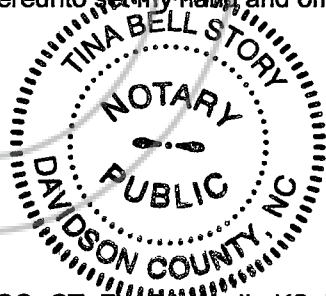


Tina Bell Story
Signature of Person Taking Acknowledgment
Commission Expiration Date: 11/17/2010
Tina Bell Story

Corporate Acknowledgment:

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

On this the Eighth day of November, 2010, before me, Tina Bell Story, 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.



Tina Bell Story
Signature of Person Taking Acknowledgment
Commission Expiration Date: 11/17/2010
Tina Bell Story

(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: 10089523

Loan No.: 0317115178

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

All that real property situated in the Unincorporated Area, County of Douglas, State of Nevada, bounded and described as:

Being within the Northeasterly 1/4 of Section 1, Township 12 North, Range 20 East, M.D.M., Douglas County, Nevada and being further described as follows:

Parcel B-I, of Parcel Map Number 2037 for Moline Builders, Inc., a Redivision of Parcel B of Parcel Map Number 2032 for Moline Builders, Inc., filed for Record May 15, 1997, in Book 597, Page 2440, as Document No. 412570, Official Records of Douglas County Recorder's Office, Minden, Nevada.

Assessor's Parcel Number: 1220-01-001-037