

OFFICIAL RECORD

Requested By:  
INDECOMM

APN # 1318-10-416-051

Record 3rd

Recording Requested by and Return to:

Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117  
76939655

Douglas County - NV  
Karen Ellison - Recorder

Page: 1 Of 4 Fee: 17.00  
BK-0111 PG- 6515 RPTT: 0.00



**Subordination of Lien**

(Title of Document)

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.

WHEN RECORDED MAIL TO:  
USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0558

Record 3rd

ATTENTION: EQMISC

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

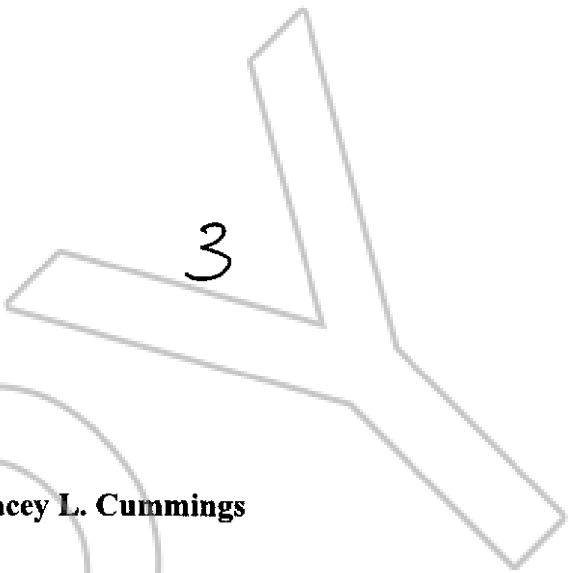
APN 1318-10-416-051

76939655  
SUBORDINATION OF LIEN

55543437

Date: December 30, 2010 915661

Subordinating Party: USAA Federal Savings Bank



**Subordinated Lien:**

Date: **May 14, 2005**

Grantor(s): **Jeffrey R. Cummings and Tracey L. Cummings**

Beneficiary: **USAA Federal Savings Bank**

Note Secured by Subordinated Lien: Note dated **May 14, 2005**, in the original principal amount of **\$250,000.00**.

Recording Information: **Deed of Trust** dated **May 14, 2005**, recorded on **June 10, 2005** at **County of Douglas, State of Nevada** in **Book 605 Page 4178**, which mortgage is a lien upon the said premises located at **287 South Martin Dr., Zephur Cove, Nevada 89448**.

**Superior Lien:**

Date: January 14, ~~2010~~ <sup>2011</sup>

Borrower(s): **Jeffrey R. Cummings and Tracey L. Cummings**

Lender: **Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc.**

Note Secured by Superior Lien: Note dated January, ~~2010~~ <sup>2011</sup> with a loan amount not to exceed **\$417,000.00**

Property Address: **287 South Martin Dr., Zephur Cove, Nevada 89448**

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

USAA Federal Savings Bank

*Geneva Highsmith*  
By: Geneva Highsmith  
Account Services Specialist

STATE OF TEXAS §  
  §  
COUNTY OF BEXAR §

On December 30, 2010, before me, the undersigned appeared **Geneva Highsmith**, Account Services Specialist, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.

*Nicole Moreno*

Nicole Moreno  
Notary Public  
State of Texas  
My Commission Expires: 06-01-2013

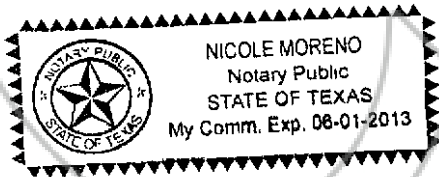


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 1318-10-416-051

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

LOT 11, IN BLOCK 7, OF PLAT OF SECOND ADDITION TO ZEPHYR HEIGHTS SUBDIVISION NO. 2, BEING A PORTION OF SECTION 10, TOWNSHIP 13 NORTH, RANGE 18 EAST, M.D.B&M., AS FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA ON JULY 6, 1948 AS DOCUMENT NO. 6530.

Commonly known as: 287 South Martin Drive , Zephyr Cove, NV 89448



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