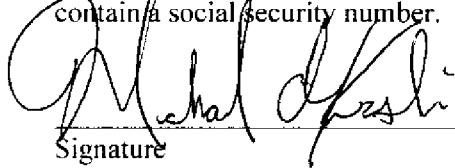


DOC # 791445
10/25/2011 02:38PM Deputy: SG
OFFICIAL RECORD
Requested By:
ServiceLink Aliquippa
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-1011 PG-4321 RPTT: 0.00



I hereby affirm that this document submitted for recording does not contain a social security number.


Signature

MICHAEL A KRIVOSKI- DOCUMENT AUDITOR
APN# 1420-35-201-016
Recording Requested By: ServiceLink

Name: ServiceLink

Address: 4000 INDUSTRIAL BLVD.

City/State/Zip: ALIQUIPPA PA, 15001

Document Title: SUBORDINATION AGREEMENT

If legal description is a metes & bounds description furnish the following information:

Legal Description obtained from of document), County Recorder office.	Page (date) in the	Document #	(type recorded
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If Surveyor, please provide name and address.

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.



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 #: 6818900109XXXX

Bank of America



Chicago Title
ServiceLink Division
4000 Industrial Blvd
Aliquippa PA 15001

2902473 270010

Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 09/20/2011, by Bank of America, N.A. ("Subordinator") having an address of: 4161 Piedmont Parkway Greensboro, NC 27410 in favor of JP MORGAN CHASE 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 02/07/2007, executed by MICHAEL J. DOWNS, HEIDI DOWNS, with a property address of: 2728 ESAW ST, MINDEN, NV 89423

which was recorded on 6/6/2007, in Volume/Book 0607, Page 1457, and Document Number 0702472, 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

(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)



Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to MICHAEL JAMES DOWNS AND HEIDI ANN DOWNS, HUSBAND AND WIFE, WITH RIGHTS OF SURVIVORSHIP

(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 JP MORGAN CHASE BANK, N.A. in the maximum principal face amount of \$ 285,000.00 (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

Deborah Brown
By: **Deborah Brown**
Its: **Assistant Vice President**

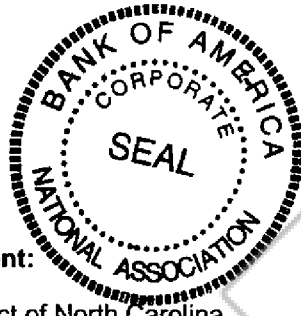
09/20/2011
Date

Cristie Wiley
Witness Signature

Cristie Wiley
Typed or Printed Name

Emma Burnette
Witness Signature

Emma Burnette
Typed or Printed Name

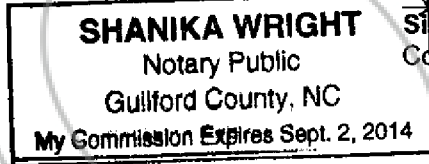


Individual Acknowledgment:

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

On this the Twentieth day of September, 2011, before me, Shanika Wright, the undersigned Notary Public, personally appeared Deborah Brown, 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.

Shanika Wright
Signature of Person Taking Acknowledgment



Commission Expiration Date: 09/02/2014

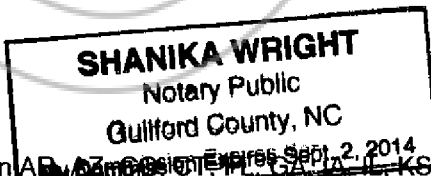
This is to certify that this instrument was prepared by a Bank of America associate.

Corporate Acknowledgment:

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

On this the Twentieth day of September, 2011, before me, Shanika Wright, the undersigned Notary Public, personally appeared Deborah Brown, 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.

Deborah Brown
Signature of Person Taking Acknowledgment



Signature of Person Taking Acknowledgment

(for use in AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IL, IN, IA, KS, KY, MD, MI, MN, MO, NC, NM, NJ, NV, NY, OK, SC, TN, TX, VA and VT)



ALL THAT PARCEL OF LAND IN DOUGLAS COUNTY, STATE OF NEVADA, BEING KNOWN AND DESIGNATED AS ALL THAT PORTION OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 14 NORTH, RANGE 20 EAST, M.D.B. & M., DOUGLAS COUNTY, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 35; THENCE SOUTH 0°0042" EAST, A DISTANCE OF 508.90 FEET TO THE TRUE POINT OF BEGINNING, SAID POINT BEING IDENTICAL WITH THAT DESCRIBED IN THE DEED FROM WALTER A DOWNS, SR. AND BESSIE M DOWNS, T JERROLD O. LOWRY AND IDA LOWRY DATED JULY 1, 1965, IN BOOK 33 PAGE 285, OF OFFICIAL RECORDS; THENCE SOUTH 0°0042" EAST, A DISTANCE OF 30.00 FEET; THENCE NORTH 89°5836" WEST, A DISTANCE OF 125.46 FEET; THENCE SOUTH 0°004" EAST, A DISTANCE OF 173.60 FEET; THENCE NORTH 0°0121" WEST, A DISTANCE OF 203.60 FEET; THENCE SOUTH 89°5836" EAST, A DISTANCE OF 427.93 FEET TO TE POINT OF BEGINNING. TOGETHER WITH RIGHTS OF WAY FOR PUBLIC ROADS OR EASEMENTS AS CONTAINED IN THE THAT CERTAIN DEDICATION TO THE COUNTY OF DOUGLAS, STATE OF NEVADA, FROM WALTER A DOWNS, SR. AD BESSIE M DOWNS, RECORDED JUNE 9, 1966, IN BOOK 41, OF OFFICIAL RECORDS, AT PAGE 197, DOUGLAS COUNTY, NEVADA AS DOCUMENT NO. 32490.

BY FEE SIMPLE DEED FROM MICHAEL JAMES DOWNS, WHO ACQUIRED TITLE AS A MARRIED MAN AS SET FORTH IN DEED DOC # 0446949, DATED 07/31/1998 AND RECORDED 08/12/1998, DOUGLAS COUNTY RECORDS, STATE OF NEVADA.

Tax/Parcel ID: 1420-35-201-016