

DOC # 793442  
11/30/2011 01:52PM Deputy: GB  
OFFICIAL RECORD  
Requested By:  
Title Source, Inc.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: \$17.00  
BK-1111 PG-6454 RPTT: 0.00



Assessor's Parcel Number: 1319-19-113-025

**Recording Requested By/Return To:**

Wells Fargo  
P.O. Box 31557  
MAC B6955-013  
Billings, MT 59107-9900

**This Instrument Prepared by:**

Wells Fargo  
P.O. Box 4149 MAC P6051-019  
Portland, OR 97208-4149  
1-800-945-3056

[Space Above This Line for Recording Data]

56029450-1116134

Account #: XXX-XXX-XXX7090-1998

Reference Number: 7000709673

**SUBORDINATION AGREEMENT FOR**  
**SHORT FORM OPEN-END DEED OF TRUST**

Effective Date: 11/4/2011

Owner(s): MARCEL NEIGER  
ELIZABETH ANNE NEIGER

Current Lien Amount: \$80,000.00.

Senior Lender: Mers, Inc., As A Nominee For Quicken Loans Inc

Subordinating Lender: Wells Fargo Bank, N.A.

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.*

Trustee: AMERICAN SECURITIES COMPANY OF NEVADA

Property Address: 102 ASPEN, STATELINE, NV 89449-0000



**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

MARCEL NEIGER AND ELIZABETH ANNE NEIGER, HUSBAND AND WIFE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Short Form Open-End Deed of Trust (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 6th day of January, 2009, which was filed in Book 0209 at page 1052 (or as No. 0737127) of the Official Records in the Office of the Recorder of the County of DOUGLAS, State of Nevada. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to MARCEL NEIGER (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$165,400.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

**NOW, THEREFORE**, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**A. Agreement to Subordinate**

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

**B. Appointment of Substitute Trustee *If Applicable***

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

**C. General Terms and Conditions**

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.





### EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 131919113025

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

#### PARCEL 1

LOT 26, AS SHOWN ON THE MAP OF ASPEN VALLEY SUBDIVISION UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON NOVEMBER 15, 1966, IN BOOK 1 OF MAPS DOCUMENT NO. 34571.

#### EXCEPTING THEREFROM

ALL THAT PORTION OF LOT 26, AS SHOWN ON THE MAP OF ASPEN VALLEY SUBDIVISION UNIT NO. 2, FILED IN THE OFFICE FO THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON NOVEMBER 15, 1966 IN BOOK 1 OF MAPS, DOCUMENT NO. 34571, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 26; THENCE SOUTH 79 DEGREES 49 MINUTES 41 SECONDS EAST 63.77 FEET; THENCE SOUTH 89 DEGREES 25 MINUTES 41 SECONDS WEST 64.91 FEET; THENCE NORTH 10 DEGREES 10 MINUTES 19 SECONDS EAST 12.10 FEET TO TRUE POINT OF BEGINNING

#### PARCEL II

ALL THAT PORTION OF LOT 25, AS SHOWN ON THE MAP OF ASPEN VALLEY SUBDIVISION UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER, OF DOUGLAS COUNTY, STATE OF NEVADA, ON NOVEMBER 15, 1966 IN BOOK 1 OF MAPS, DOCUMENT NO. 34571, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTH LINE AT THE SOUTHEAST CORNER OF LOT 25 WHICH BEARS NORTH 79 DEGREES 49 MINUTES 41 SECONDS WEST 15.00 FEET; THENCE NORTH 79 DEGREES 49 MINUTES 41 SECONDS WEST 41.00 FEET; THENCE NORTH 10 DEGREES 10 MINUTES 19 SECONDS EAST 10.00 FEET; THENCE SOUTH 88 DEGREES 08 MINUTES 57 SECONDS FEET; THENCE SOUTH 43 DEGREES 55 MINUTES 51 SECONDS EAST 22.70 FEET TO THE TRUE POINT OF BEGINNING.

Commonly known as: 102 Aspen Way , Stateline, NV 89449