

APN: 1121-35-002-031
When Recorded Please Mail To:
RBS Citizens, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard RJW 212
Warwick, RI 02886

143-2415981 (R+)

DOC # 802095
05/09/2012 01:05PM Deputy: PK
OFFICIAL RECORD
Requested By:
First American Title Mindel
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: \$17.00
BK-512 PG-2024 RPTT: 0.00



SUBORDINATION OF DEED OF TRUST

THIS SUBORDINATION OF DEED OF TRUST ("Subordination") is made and effective this 4th day of May, 2012

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Original Lender")

and

Greater Nevada Mortgage Services
4070 Silver Sage Drive
Carson City, NV 89701
("New Lender") loan# 717501

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the Beneficiary under the following Deed of Trust ("Subordinate Deed of Trust"):

Deed of Trust dated February 9, 2007, made by Frank C. Cross and Sandra M. Cross, as grantors and First American Title Insurance Company, as trustee to RBS Citizens Bank, N.A. f/k/a Citizens Bank, N.A. s/b/m to Charter One Bank, N.A. in the principal amount of Twenty Thousand Dollars, (\$20,000.00) and recorded on March 28, 2007 in Book 307, Page 8887 and as Instrument No. 0697882, Official Records, Douglas County, Nevada, more particularly described as

Tax map designation - *Full legal attached hereto and made a part hereof*
Dist.
Sec.
Blk.
Lot

And commonly known as **2915 Pine Valley Road, Gardnerville, Nevada 89410**

does hereby waive and subordinate the priority, operation and lien of the Subordinate Deed of Trust upon the therein described premises to the following described Deed of Trust ("New Deed of Trust"):



Deed of Trust to be executed by Frank C. Cross and Sandra M. Cross as borrower, to Greater Nevada Mortgage Services as Beneficiary, securing a total indebtedness not to exceed Three Hundred Sixty Seven Thousand Dollars, (\$367,000.00), encumbering the above described property in order that the lien of the Subordinate Deed of Trust be and hereby is junior and inferior to the lien of the New Deed of Trust including, but not limited to, the right of payment to the prior payment in full of the total indebtedness secured by the New Deed of Trust.

This Agreement shall be governed by and construed in accordance with the laws of the State of Nevada applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, the parties hereto have caused this Subordination to be executed as of the date set forth above.

RBS CITIZENS, N.A.

By: [Signature]
Name: John Endslo
Title: Assistant Vice President

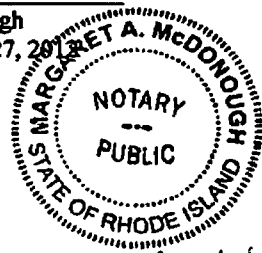
GREATER NEVADA MORTGAGE SERVICES

By: [Signature]
Name: Ingrid Maddox
Title: VP OPERATIONS

STATE OF RHODE ISLAND)
COUNTY OF KENT)) ss.

In Warwick, on this 4th day of May, 2012 before me personally appeared John Endslo, the Assistant Vice President of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

Notary Public: Margaret A. McDonough
My Commission Expires: November 27, 2012



STATE OF Nevada)
COUNTY OF Carson)) ss.

This instrument was acknowledged before me on 5/9/12 by Ingrid Maddox as VP Operations of Greater Nevada Mortgage Services.

[Signature]
Notary Public
My Commission Expires: 4/20/2015

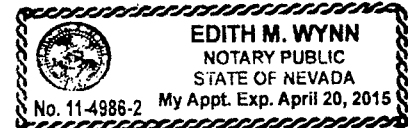




EXHIBIT "A"

The land referred to in this Commitment is situated in the County of Douglas, State of Nevada and is described as follows:

PARCEL C-1, AS SET FORTH ON THAT CERTAIN PARCEL MAP FOR ELLIS HURST, BEING A PORTION OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4, SECTION 35, TOWNSHIP 11 NORTH, RANGE 21 EAST, M.D.B.&M., FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MAY 5, 1981, IN BOOK 581, PAGE 210, DOCUMENT NO. 55982.

