


DOC # 803177  
05/30/2012 02:05PM Deputy: PK  
OFFICIAL RECORD

Requested By:  
First American Mortgage Se  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: \$18.00  
BK-512 PG-6670 RPTT: 0.00



PARCEL NUMBER: 1220-21-810-234



I hereby affirm that this document does not  
contain the Social Security Number of person(s).  
As required by law: NRS 239B.030  
(Source of law or rule)

Signed   
Print Name: Jennifer Emley - Agent

**RECORDING REQUESTED BY and RETURN TO:**

NAME: **FIRST AMERICAN MORTGAGE SERVICES**  
ADDRESS: **1100 Superior Ave Suite # 200**  
CITY/STATE/ZIP: **Cleveland OH 44114**  
ATTENTION: **NATIONAL RECORDING**

**TITLE OF DOCUMENT:  
SUBORDINATION AGREEMENT**

 STURN  
44999965 NV  
FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT  


**This cover page must be typed or printed in black ink  
Additional \$1.00 charged for recording cover page**



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 #: 6818900128XXXX

7275721  
**Bank of America**



### Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 04/09/2012, 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"),

**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 04/16/2007, executed by PAUL F. STURN, IDA E. STURN, with a property address of: 1366 PATRICIA DR, GARDNERVILLE, NV 89460

which was recorded on 5/8/2007, in Volume/Book 507, Page 2902, and Document Number N/A, 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

**Whereas**, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to PAUL F. STURN, IDA E. STURN

(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 \$ 160,286.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of 3.8750% for a period not to exceed 360.00 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

*Recording concurrently herewith*

**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, any interest or late charges which may accrue thereon, 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.

*Deborah Brown*

Two witness signatures required in CT, FL, GA, SC and TN

By: Deborah Brown  
Its: Assistant Vice President

04/09/2012  
Date: *Cristie Wiley*  
Witness Signature

Cristie Wiley  
Sherry McCain  
Witness Signature

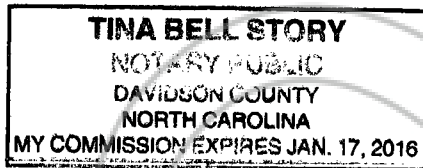
Sherry McCain  
Typed or Printed Name



**Individual Acknowledgment:**

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

On this the Ninth day of April, 2012, before me, Tina Bell Story, 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.



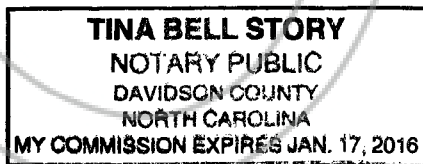
*Tina Bell Story*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 01/17/2016

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 Ninth day of April, 2012, before me, Tina Bell Story, 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.



*Tina Bell Story*  
Signature of Person Taking Acknowledgment  
Commission Expiration Date: 01/17/2016

(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)



**COMMITMENT FOR TITLE INSURANCE FORM**  
**SCHEDULE C**

ALL THAT CERTAIN LAND SITUATED IN THE STATE OF NEVADA, COUNTY OF DOUGLAS, CITY OF GARDNERVILLE, DESCRIBED AS FOLLOWS:

Lot 417, as shown on the map of GARDNERVILLE RANCHOS UNIT NO. 7, filed for record in the office of the County Recorder of Douglas County, Nevada, on March 27, 1974, as Document No. 72456.

**Being all of that certain property conveyed to Paul F Sturn and Ida E Sturn, Husband and Wife as Joint Tenants with Rights of Survivorship from Willard Dwaine Krout and Geneva Krout, husband and wife as joint tenants, by deed dated JUNE 19, 2003 and recorded JULY 11, 2003 as Book 703, Page 5126 of official records.**

APN #: **1220-21-810-234**

Commonly known as: 1366 PATRICIA DRIVE, GARDNERVILLE, NV 89460

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