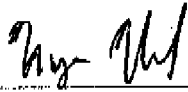


I hereby affirm that this document submitted for recording does not contain a social security number.



Signature
Printed name & title-RYAN MIKITA-DOC AUDITOR
APN# 1320-30-313-003
Recording Requested By: ServiceLink

DOC # 803511
06/06/2012 08:23AM Deputy: PK
OFFICIAL RECORD
Requested By:
ServiceLink Aliquippa
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-612 PG-1046 RPTT: 0.00



Name: ServiceLink

Address: 4000 INDUSTRIAL BLVD.

City/State/Zip: ALIQUIPPA PA, 15001

Document Title: SUBORDINATION

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

Legal Description obtained from of document),	Page	Document #	(type recorded
(date) in the County Recorder office.			

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.



(26700)

Chicago Title
ServiceLink Division
4000 Industrial Blvd
Allentown PA 18001

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 #: 6818900221XXXX

Bank of America



Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 01/09/2012, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410

In favor of JP MORGAN CHASE BANK, NA ("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 11/21/2008, executed by DANIEL A KAFFER, DIANNE J JENNINGS, TRUSTEES OF THE KAFFEE JENNINGS REVOCABLE TRUST 7/2/2008, with a property address of: 871 LONGLEAF PL, MINDEN, NV 89423

which was recorded on 12/8/2008, in Volume/Book N/A, Page N/A, and Document Number 0734274, and if applicable, modified on _____ in Volume/Book N/A, Page N/A, Document Number _____, 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 DANIEL A KAFFER, DIANNE J JENNINGS, TRUSTEES OF THE KAFFEE JENNINGS REVOCABLE TRUST 7/2/2008

(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 JP MORGAN CHASE BANK, NA in the maximum principal face amount of \$ 88,882.00 (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

Recorded 4/05/12 Doc # 800266

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

By: Kathy Clark
Its: Vice President

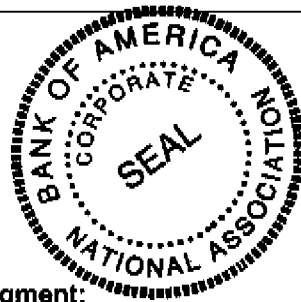
01/09/2012
Date

Tara Grant
Witness Signature

Tara Grant
Typed or Printed Name

Cristie Wiley
Witness Signature

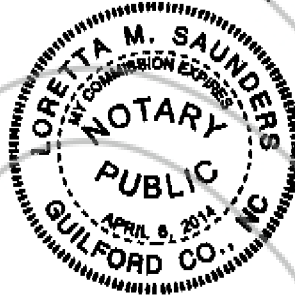
Cristie Wiley
Typed or Printed Name



Individual Acknowledgment:

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

On this the Ninth day of January, 2012, before me, Loretta M. Saunders, the undersigned Notary Public, personally appeared Kathy Clark, 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.



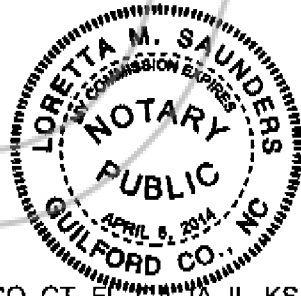
Loretta Saunders
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/06/2014

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 Ninth day of January, 2012, before me, Loretta M. Saunders, the undersigned Notary Public, personally appeared Kathy Clark, the Vice President of Bank of America, N.A and that (s)he, as such 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 Vice President. In witness whereof I hereunto set my hand and official seal.



Loretta Saunders
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/06/2014

(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)



Exhibit "A"

Legal Description

ALL THAT PARCEL OF LAND IN DOUGLAS COUNTY, STATE OF NEVADA, BEING KNOWN AND DESIGNATED AS LOT 3 IN BLOCK A, AS SHOWN ON THE MAP OF WESTWOOD VILLAGE UNIT NO. 4, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON SEPTEMBER 29, 1992, IN BOOK 992, PAGE 5212, AS DOCUMENT NO. 289477.

COMMONLY KNOWN AS: 871 LONGLEAF PL, MINDEN, NV-89423

BY FEE SIMPLE DEED FROM DANIEL A. KAFFER AND DIANNE J. JENNINGS, TRUSTEE OF THE KAFFER JENNINGS TRUST DATED 07/02/2008 AS SET FORTH IN DEED DOC # 0793921, DATED 12/09/2011 AND RECORDED 12/09/2011, DOUGLAS COUNTY RECORDS, STATE OF NEVADA.

Tax ID: 1320-30-313-003