

DOC # 803892
06/12/2012 02:03PM Deputy: SG
OFFICIAL RECORD
Requested By:
Mortgage Information Services
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 4 Fee: \$17.00
BK-612 PG-2788 RPTT: 0.00



APN # 1420-29-401-004

Recording Requested by &
Returned to:

Mortgage Information Services, Inc
4877 Galaxy Parkway, Ste 1
Cleveland, OH 44128
MIS#: 1208754

SUBORDINATION AGREEMENT

(Title of Document)

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

I, the undersigned hereby affirm that this document submitted for recording contains a social security number of a person as required by law: _____ (Law).

A handwritten signature in black ink, appearing to read 'Mary Perdok', written over a horizontal line.

Signature

Mary Perdok

Recording Supervisor

This Page added to provide additional information required by NRS 111.312 Sections 1-2. (Additional recording fee applies)



Space Above This Line for Recorder's Use Only

Recording Request By:

And When Recorded Mail To:

Prepared by: Monica Day
Citibank, N.A.
1000 Technology Dr, MS 321
O'Fallon, MO 63368
866-795-4978

MERS MIN # _____
MERS, Inc S.I.S. # 1-888-679-6377

Account # 1119735573

A.P.N: _____

Order No: _____

Escrow No: 1200754

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Citibank, N.A., whose address is P.O. Box, 2026 Flint, Michigan 48501-2026 and holder of a mortgage dated July 27th, 2007, recorded August 9th, 2007, book 807, page 2892, As Instrument 0707247. And herein referred to as "Existing Mortgage" in the amount of \$ 75,000.00.

WHEREAS, Anthony J. Kawchack and Wendy W. Kawchack, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Citibank, NA, its successor and/or assigns which secures a note in the amount not to exceed \$ 93,409.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";



NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems, Inc** has executed this subordination of lien this 23rd day of May, 2012.

Mortgage Electronic Registration Systems, Inc.

BY: *Lorenzo Baylor*
Lorenzo Baylor, Assistant Secretary

BY: *Krista Greenlee*
Krista Greenlee, Witness

BY: *Bryan Gajmo*
Bryan Gajmo, Witness

STATE OF _____)
County of _____) Ss.

On this _____ day of _____, _____ before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

- Notary Public

STATE OF MISSOURI)
County of St. Charles) Ss.

On the 23rd day of May, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Lorenzo Baylor, Assistant Secretary of Mortgage Electronic Registration, Inc., known to me to be the person who executed the within Subordination of the Lien in behalf of said corporation and acknowledged to me that she executed the same for the purposes therein stated.

Linda Wakeland
Linda Wakeland - Notary Public

"NOTARY SEAL"
Linda Wakeland, Notary Public
St. Louis County, State of Missouri
My Commission Expires 8/4/2013
Commission Number 09849937



Title No: MIS-1208754

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DOUGLAS, STATE OF Nevada, AND IS DESCRIBED AS FOLLOWS:

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BEING ASSESSOR'S PARCEL NUMBER 21-290-70, SPECIFICALLY DESCRIBED AS FOLLOWS:

A PORTION OF THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 14 NORTH, RANGE 20 EAST, M.D.B. AND M., MORE PARTICULARLY DESCRIBED AS FOLLOWS:

PARCEL 19D OF PARCEL MAP FOR LAWRENCE VETTER RECORDED JUNE 24, 1991, AS DOCUMENT NO. 253522, IN BOOK 691, AT PAGE 3492, IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER.

Parcel ID: 1420-29-401-004

Commonly known as 1044 STEPHANIE Way, Minden, NV 89423
However, by showing this address no additional coverage is provided