06/25/2012 11:42AM Deputy: AR OFFICIAL RECORD Requested By:
Western Title Company
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-612 PG-5407 RPTT: 0.00 **APN#**: 1320-02-001-009 **Recording Requested By:** Western Title Company, Inc. **Escrow No.:** 048513-ARW When Recorded Mail To: Wells Fargo P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900 Mail Tax Statements to: (deeds only) (space above for Recorder's use only) I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030) Signature **Escrow Assistant** Annette McClean **Subordination Agreement for Deed of Trust**

DOC #

804616

\$18.00

This page added to provide additional information required by NRS 111.312 (additional recording fee applies)

PG-5408 804616 Page: 2 of 5 06/25/2012

Assessor's Parcel Number: 1320-02-001-009

Recording Requested By/Return To:

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

This Instrument Prepared by:

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

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX6308-1998

Reference Number: 9005566614

SUBORDINATION AGREEMENT FOR DEED OF TRUST

Effective Date: 5/15/2012

Owner(s):

Current Lien Amount: \$50,000.00.

Senior Lender: Wells Fargo Bank, N.A.

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: 2539 E VALLEY RD, MINDEN, NV 89423

804616 Page: 3 of 5 06/25/2012

PG-5409

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.

JOHN E. COLEMAN AND MONA C. COLEMAN, HUSBAND AND WIFE, AS JOINT TENANTS (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 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 8th day of March, 2004, which was filed in Book 0404 at page 00671 (or as No. 0609136) 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 JOHN E COLEMAN and MONA C COLEMAN (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 \$113,000.00 (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.

BK 612 PG-5410 804616 Page: 4 of 5 06/25/2012

Severability - The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

D. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer or other representative, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:
Wells Fargo Bank, N.A.
MAY 1 6 2012
(Signature) Date
Barbara A. Edwards
(Printed Name)
Work Director
(Title)
FOR NOTARIZATION OF LENDER PERSONNEL
STATE OF Oregon))ss.
COUNTY OF Washington)
The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to
administer oaths this // day of MQY , ZOIZ , by Barbara A. Edwards, as
Work Director of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory
proof of his/her identity.
(Notary Public)
OFFICIAL SEAL JACKIE R PERRY NOTARY PUBLIC - OREGON COMMISSION NO. 447200
MY COMMISSION EXPIRES MARCH 04, 2014



804616 Page: 5 of 5 06/25/2012

EXHIBIT "A"

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

A portion of the Northwest 1/4 of the Southwest 1/4 of the Northwest 1/4 of Section 2, Township 13 North, Range 20 East, M.D.B.&M.

Said land is also described as Parcel 4 on that certain Parcel Map for John and Louise Crawford, recorded in the office of the Douglas County Recorder, State of Nevada, on June 18, 1986, as File No. 136479.

