Assessor's Parcel Number: 1420-33-112-006

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 DOC # 805294

07/09/2012 01:17PM Deputy: AR

OFFICIAL RECORD

Requested By:

First Centennial - Reno

Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 5 Fee: \$18.00

BK-712 PG-1654 RPTT: 0.00

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX2915-1998

Reference Number: 105406355

SUBORDINATION AGREEMENT FOR DEED OF TRUST

Effective Date: 6/19/2012

Owner(s):

SUSAN A KLEIN MICHAEL R KLEIN

Current Lien Amount: \$120,000.00.

Senior Lender: Jpmorgan Chase 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: 1288 HALTER CT, MINDEN, NV 89423

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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.

MICHAEL R. KLEIN AND SUSAN A. KLEIN, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP (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 23rd day of September, 2004, which was filed in Book 1004 at page 07921 (or as No. 0627110) 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 SUSAN A KLEIN and MICHAEL R KLEIN (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 \$157,784.00 (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.

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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.

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	(Printed Name)						
	Officer				//		
	(Title)						
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	STATE OF	Virginia)			
	COUNTY OF	Roanoke	")ss.		>	
	COUNTY OF	Roanoke		, / /			
	The foregoing S	Subordination Agr	reement was acknowl	edged before me,	a notary public	or other official q	ualified to
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	Officer of Well	s Fargo Bank, N.A	ay of //we A., the Subordinating	Lender, on behalf	of said Subord	inating Lender bu	rsuant to
and the same	authority grante	ed by its Board of	Directors. S/he is per	sonally known to	me or has produ	uced satisfactory	proof of
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Sandra Jean Lucas Notary Public 239947 Commonwealth of Virginia My Commission Expires April 30, 2016

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EXHIBIT "A" Legal Description

Lot 142, in Block B, of the FINAL MAP OF WILDHORSE UNIT 4, a Planned Unit Development, according to the map thereof, filed in the Office of the County Recorder of Douglas County, Nevada, on December 31, 1990, in Book 1290, Page 3944, as Document No. 241974.

APN: 1420-33-112-006

