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*Ryan Mikita*

Signature  
Ryan Mikita -Document Auditor  
APN# 1220-16-210-016  
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City/State/Zip: ALIQUIPPA PA, 15001

Document Title: SUBORDINATION OF MORTGAGE

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

Legal Description obtained from (type recorded)  
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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.



7304496375

**WHEN RECORDED MAIL TO:**

**GMAC Mortgage, LLC  
3451 Hammond Ave  
Waterloo IA 50702**

**Prepared by: Jill Schares**

**APN: 122016210016  
18793022**

**SUBORDINATION AGREEMENT**

**THIS AGREEMENT, made June 6, 2012, by Residential Funding, LLC fka Residential Funding Corporation, present owner and holder of the Note first hereinafter described and hereinafter referred to as "Beneficiary";**

**WITNESSETH:**

**THAT Charles Baldauskas and Mary Baldauskas, ("Owner"), did execute a Deed of Trust dated June 28, 2006, to Stewart Title, as trustee, covering:**

**SEE ATTACHED**

**To secure a Note in the sum of \$29,000.00 dated June 28, 2006 in favor of Homecomings Financial Network Inc's, which Deed of Trust was recorded on June 28, 2006 as Document Number 0678263, Official Records.**

**WHEREAS, Owner has executed, or is about to execute, a Deed of Trust and note in the sum of (Not to Exceed) \$186,500.00 dated June 18, 2012 in favor of JP Morgan Chase Bank, NA, hereinafter referred to as "Lender", payable with interest and upon the terms and conditions described therein, which Deed of Trust is to be recorded concurrently herewith;**

**WHEREAS, it is a condition precedent to obtaining said loan that said Deed of Trust last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien or charge of the Deed of Trust first above mentioned; and**

**WHEREAS, Lender is willing to make said loan provided the Deed of Trust securing the same is a lien or charge upon the above described property prior and superior to the lien or charge of the Deed of Trust first above mentioned and provided that Beneficiary will specifically and unconditionally subordinate the lien or charge of the Deed of Trust first above mentioned to the lien or charge of the Deed of Trust in favor of Lender; and**

**WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such loan to Owner; and Beneficiary is willing that the Deed of Trust securing the same shall, when recorded, constitute a lien or charge upon said land, which is unconditionally prior and superior to the lien or charge of the Beneficiary's Deed of Trust first above mentioned.**

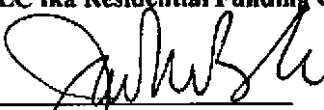
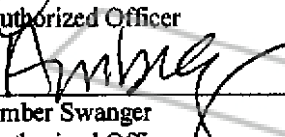
- (1) That said Deed of Trust securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of the Beneficiary's Deed of Trust first above mentioned.**
- (2) That Lender would not make its loan above described without this Subordination Agreement.**
- (3) Nothing herein contained shall affect the validity or enforceability of Beneficiary's Deed of Trust except for the subordination as aforesaid.**



Beneficiary declares, agrees and acknowledges that

It intentionally and unconditionally waives, relinquishes and subordinates the lien or charge of the Deed of Trust first above mentioned in favor of the lien or charge upon said land of the Deed of Trust in favor of Lender above referred to and understands that in reliance upon, and in consideration of, this waiver, relinquishment and subordination, a specific loan is being made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination.

**Residential Funding, LLC fka Residential Funding Corporation**

By:   
Jami M. Beranek  
Title: Authorized Officer  
Attest:   
Amber Swanger  
Title: Authorized Officer


STATE OF IOWA

COUNTY OF BLACK HAWK

ss:

On June 6, 2012, before me Jeff Uden, a notary public in and for the said county, personally appeared Jami M. Beranek known to me to be a Authorized Officer of Residential Funding, LLC fka Residential Funding Corporation and Amber Swanger known to me to be an Authorized Officer of Residential Funding, LLC fka Residential Funding Corporation, Solely Defined As Nominee For The Lender, GMAC Mortgage, LLC, the Limited Liability Company that executed the within instrumental also known to me (or proved to me on the basis of satisfactory evidence to be the person who executed the with instrument, behalf of the Limited Liability Company herein named and acknowledged to me that such Limited Liability Company executed the same.

WITNESS my hand and notarial seal.

Notary Public 

JEFF UDEN  
IOWA NOTARIAL SEAL  
COMMISSION #. 744355  
MY COMMISSION EXPIRES 12/12/12



**Exhibit "A"**  
**Legal Description**

The land referred to herein below is situated in the county of DOUGLAS, State of NV and is described as follows:

ALL THAT PARCEL OF LAND IN DOUGLAS COUNTY, STATE OF NEVADA, AS DESCRIBED IN DEED DOC # 0669401, ID# 1220-16-210-016, BEING KNOWN AND DESIGNATED AS:

LOT 22, BLOCK A, AS SAID LOT AND BLOCK ARE SHOWN ON THE AMENDED MAP OF RANCHOS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON 10/30/1972, AS DOCUMENT NO. 62493.

MORE COMMONLY KNOWN AS 1256 WONDER CT, GARDENVILLE, NV 89460.

Tax/Parcel ID: 1220-16-210-016

