

OFFICIAL RECORD

Requested By:

NORTHERN NEVADA TITLE

APN: 1220 04 510 021
When Recorded Please Mail To:
RBS Citizens, N.A.
Attn: SBO Dept.
443 Jefferson Boulevard RJW 212
Warwick, RI 02886

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 3 Fee: 16.00
BK-0912 PG- 2014 RPTT: 0.00



SUBORDINATION OF DEED OF TRUST

THIS SUBORDINATION OF DEED OF TRUST ("Subordination") is made and effective this 9th day of August, 2012

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Lender")

and

CMG Mortgage Inc.
3160 Crow Canyon Rd, STE 400
San Ramon, CA 94583.
("New Lender")

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the Beneficiary under the following Deed of Trust ("Subordinate Deed of Trust"):

Deed of Trust dated November 20, 2006, made by Pamela K Litka and Jeremy Litka, as grantor(s) and Stewart Title of Douglas County, as trustee to First Horizon Home Loan Corporation in the principal amount of Twelve Thousand Seven Hundred Fifty Dollars, (\$12,750.00) and recorded on November 27, 2006 as Document No. 0689472, and assigned to RBS Citizens NA and recorded on December 4, 2009 as Document No 754925, and in Book 1209, Page 701 Official Records, Douglas County, Nevada, more particularly described as

Tax map designation
Dist. _____
Sec. _____
Blk. _____
Lot _____

And commonly known as 1330 Toiyabe Ave, Gardnerville, Nevada 89410

does hereby waive and subordinate the priority, operation and lien of the Subordinate Deed of Trust upon the therein described premises to the following described Deed of Trust ("New Deed of Trust"):

Deed of Trust to be executed by Pamela K Litka and Jeremy Litka as borrower, to CMG Mortgage, Inc. as Beneficiary, securing a total indebtedness not to exceed One Hundred Ninety Two Thousand, Six Hundred Dollars, (\$192,600.00), encumbering the above described property in order that the lien of the Subordinate Deed of Trust be and hereby is junior and inferior to the lien of the New Deed of Trust including, but not limited to, the right of payment to the prior payment in full of the total indebtedness secured by the New Deed of Trust.

This Agreement shall be governed by and construed in accordance with the laws of the State of Nevada applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, the parties hereto have caused this Subordination to be executed as of the date set forth above.

RBS CITIZENS, N.A.

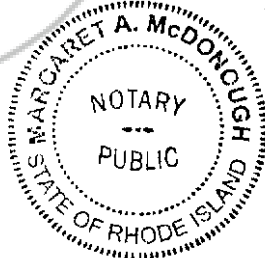
By: _____
Name: John Endslow
Title: Assistant Vice President

STATE OF RHODE ISLAND)

) ss.

COUNTY OF KENT)

In Warwick, on this 9th day of August, 2012 before me personally appeared John Endslow, the Assistant Vice President of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.



Notary Public: Margaret A McDonough
My Commission Expires: November 27, 2012

Escrow No.: 1097984-WD
Title Order No.:

EXHIBIT A

THE LAND REFERRED TO HEREIN BELOW IS DESCRIBED AS FOLLOWS:

Lot 25, as shown on the map of CARSON VALLEY ESTATES SUBDIVISION UNIT NO. 1, filed in the office of the County Recorder of Douglas County, Nevada, on July 19, 1965, as File No. 28834.

CORPORATE