

DOC # 809897  
09/27/2012 02:58PM Deputy: KE  
**OFFICIAL RECORD**  
Requested By:  
Title Source, Inc.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 4 Fee: \$17.00  
BK-912 PG-6919 RPTT: 0.00

Assessor's Parcel Number: 0000-35-272-040

**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



56701679-M6s479 [Space Above This Line for Recording Data]

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Account #: XXX-XXX-XXX3238-1998

Reference Number: 7000792437

**SUBORDINATION AGREEMENT FOR  
SHORT FORM OPEN-END DEED OF TRUST**

Effective Date: 8/20/2012

Owner(s): RICHARD L HACKLER  
CATHLEEN T HACKLER

Current Lien Amount: \$36,000.00.

Senior Lender: MERS Inc. As Nominee For Quicken Loans, Inc.

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: 2139 FISH SPRINGS RD, GARDNERVILLE, NV 89410

809647 B912 P5667



**RECITALS:**

The Owner(s) own the real property located at the above Property Address (the "Property").

The Lender has an interest in the Property by virtue of a  
**OPEN-END DEED OF TRUST**  
(the "Existing Security Instrument") given by the owners covering that real property, more particularly described as follows:

See Attached Exhibit A

which document is dated the 26th day of JUNE, 2008, which was filed in Book 708 at page 2931 (or as No. 726823) 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 Borrower(s) by the Lender. The Borrower(s) and Owner(s) have requested and the Lender has agreed to modify certain terms of the Line of Credit Agreement and the Existing Security Instrument as set forth in this Agreement.

**AGREEMENTS:**

For good and valuable consideration, the receipt and sufficiency of which the Lender, Borrower(s) and Owner(s) (the "Parties") acknowledge and agree as follows:

**Agreement to Change Credit Limit**

**A. Change in Line of Credit Agreement**

The credit limit under the Line of Credit Agreement is hereby changed from \$ 60,000.00 to the new credit limit of \$ 36,000.00.

By signing this Modification Agreement below, the Borrower(s) agree to this change to be bound by and to perform all of the covenants and agreements in the Line of Credit Agreement and this Modification Agreement.

**B. Change in Security Interest**

The lien evidenced by the Existing Security Instrument is hereby changed from \$ 60,000.00 to \$ 36,000.00. Each reference in the Existing Security Instrument to the maximum amount of the line of credit is hereby amended to the extent necessary to reflect the modified credit limit.

By signing this Modification Agreement below, the Owner(s) agree to this change, to be bound by and to perform all of the covenants and agreements in the Existing Security Instrument and this Modification Agreement.

Except as amended by this Modification Agreement, all terms and conditions of the Line of Credit Agreement and the Existing Security Instrument (including any previous modifications) shall remain in full force and effect, and this Modification Agreement shall not affect the Lender's security interest in, or lien priority on, the Property.

This Modification Agreement shall not be construed to be a satisfaction, novation or partial release of the Line of Credit Agreement or the Security Instrument.

The Parties have executed this Agreement under seal as of the day and year first above written.





EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 122106001035, 1221-06-001-035

Land Situated in the City of Gardnerville in the County of Douglas in the State of NV

LOT 90, AS SHOWN ON THE OFFICIAL MAP OF FISH SPRINGS ESTATES, FILED IN THE OFFICE OF THE COUNTY RECORDER ON AUGUST 30, 1973, DOCUMENT NO. 68451, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

Commonly known as: 2139 Fish Springs Rd , Gardnerville, NV 89410