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 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

5600 1679- MGS 479 Space Above This Line for Recording Data]

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 PS667

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BK 912 PG-6920

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 flied 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.

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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.

SUBORDINATING LENDER:
Wells Fargo Bank, N.A.
By Kioch Servers AUG 2 0 2012 Date
Lisa M. Sowers (Printed Name)
Officer
(Title)
FOR NOTARIZATION OF LENDER PERSONNEL
STATE OF Virginia)
COUNTY OF Roanoke
The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to
administer oaths this 20 day of 4, 20/2, by Lisa M. Sowers, as Officer 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.
1000 Call And (Notary Public)
A second was the of VA
Embassed Hereon is My Colombowealth of VA Notary Public Seal - County of Roanoke
My commission expires 02/28/2015 Tanya L Laughin ID # 7508900
lanya L Laughan .

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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

