



APN: 1318-15-710-005
Recording Requested by: LSI
When Recorded Return to:
Custom Recording Solutions
5 Peters Canyon Road, Ste. 200
Irvine, CA 92606
(800) 756-3524 ext. 5011

CRS Order No.: 15618196
Subordination Agreement for
Deed of Trust
(with Future Advance Clause)

(Title of Document)

I, the undersigned, hereby affirm that this document submitted for recording does not contain the social security number of any person or persons (per NRS 239B.030)

-OR-

I, the undersigned, hereby affirm that this document submitted for recording does contain the social security number of a person or persons as required by law:

(state specific law)

Signature
Ruben Alvarado

Recording Coordinator
Title

This page is added to provide additional information required by NRS 111.312 Sections 1-2. This cover page must be typed or printed. Additional recording fee applies.



Assessor's Parcel Number: 1318-15-710-005

~~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

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX3058-1998

Reference Number: 8258006720

**SUBORDINATION AGREEMENT FOR
DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 12/3/2012

Owner(s): FRANCES C LUCERO

Current Lien Amount: \$100,000.00.

Senior Lender: Wells Fargo 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: 248 MC FAUL WAY, ZEPHYR COVE, NV 89448



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.

FRANCES C LUCERO, AN UNMARRIED PERSON (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 (With Future Advance Clause) (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 14th day of April, 2003, which was filed in Book 0503 at page 02266 (or as No. 0575731) 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 FRANCES C LUCERO (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 \$29,690.00 (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.



Order ID: 15618196
Loan No.: 0354058562

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Lot 3 and a portion of Lot 4, as shown on the map of Round Hill Village Unit No. 1, filed in the Office of the County Recorder of Douglas County, Nevada, on April 21, 1965, as Document No. 27741, described as follows:

Beginning at the Easterly lot corner common to Lots 3 and 4 as said lots are shown on said map; thence South 85 degrees 15' 21" West along the lot line common to said lots a distance of 31.23 feet to a point on said line; thence leaving said lot South 86 degrees 28' 47" East a distance of 30.51 feet to a point the Easterly line of said Lot 4, said point being a point on a non-tangent curve, having a radius of 270.00 feet and a central angle of 00 degrees 57' 18" the center of which bears North 80 degrees 53' 49" West; thence Northerly along said curve an arc distance of 4.50 feet to the point of beginning.

Excepting that portion of Lot 3 described as follows:

Beginning at the Westerly lot corner common to Lots 3 and Lot 4 as said lots are shown on said map; thence North 20 degrees 24' 15" East along the Westerly line of Lot 3 a distance of 21.30 feet to a point; thence leaving said lot line South 86 degrees 28' 47" East a distance of 134.14 feet to a point on the lot line common to said lots; thence South 85 degrees 15' 21" West along the lot line common to said lots a distance of 141.79 feet to the point of beginning.

Being the same parcel conveyed to Frances Lucero from Cora E. Lucero, by virtue of a Deed dated 4/24/2003, recorded 5/5/2003, in Deed Book 0503, Page 02248, as Instrument No. 0575729, County of Douglas, State of Nevada.

Assessor's Parcel Number: 1318-15-710-005