

DOC # 819663  
03/11/2013 08:33AM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
Title Source, Inc.  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 5 Fee: \$18.00  
BK-313 PG-2183 RPTT: 0.00



Assessor's Parcel Number: 1320-30-713-015

**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

57179008-1764972 (2)

MIN # 100060805090021376 [Space Above This Line for Recording Data] MERS Telephone # 1-(888) 679-6377

Account #: XXX-XXX-XXX7476-0001

Reference Number: 7026803519

**SUBORDINATION AGREEMENT FOR  
DEED OF TRUST**

Effective Date: 1/19/2013

Owner(s): MICHAEL CAWDERY

Current Lien Amount: \$61,800.00.

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

Subordinating Lender: Wells Fargo Bank, N.A. AS ASSIGNEE OF WHOSE NOMINEE IS MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS, INC

*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: MARQUIS TITLE

Property Address: 1662 W MINDEN VILLAGE LOOP, MINDEN, NV 89423



**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.

MICHAEL CAWDERY, AN UNMARRIED MAN (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 (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 26th day of September, 2005, which was filed in Book 0905 at page 10789 (or as No. 0656103) 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 MICHAEL CAWDERY (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 \$237,000.00 (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.

*Instr. 819339 BK. 313 Pg 806 RD 3/5/2013*

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.



**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.

Mortgage Electronic Registration Systems, Inc.

*Tom E. Gilroy*  
(Signature)

*Lisa Rene Curry*  
(Signature)

Tom E. Gilroy  
(Printed Name)

Lisa Rene Curry  
(Printed Name)

Vice President  
(Title)

Assistant Secretary  
(Title)

JAN 22 2013  
(Date)

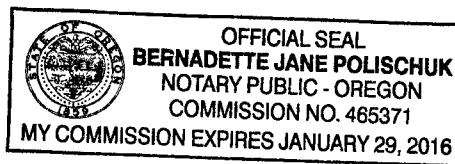
JAN 22 2013  
(Date)

**FOR NOTARIZATION OF LENDER PERSONNEL**

STATE OF Oregon )  
)ss.  
COUNTY OF Washington )

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 22 day of Jan., 2013, by Tom E. Gilroy, as Vice President, of Wells Fargo Bank, N.A., on behalf of said Subordinating Lender, pursuant to authority granted by its Board of Directors and Lisa Rene Curry, of Wells Fargo Bank, N.A., pursuant to authority granted by its Board of Directors, and as Assistant Secretary as authorized signer on behalf of MERS. S/he is personally known to me or has produced satisfactory proof of his/her identity.

*Bernadette Jane Polischuk* (Notary Public)





**Exhibit A**

Reference Number: 7026803519

**Legal Description:**





**EXHIBIT A - LEGAL DESCRIPTION**

TaxId Number(s): 1320-30-713-015

Land Situated in the Village of Minden in the County of Douglas in the State of NV

LOT 15, AS SET FORTH ON FINAL SUBDIVISION MAP PD #03-007-1 FOR MINDEN VILLAGE, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, STATE OF NEVADA, ON AUGUST 23, 2004, IN BOOK 0804, AT PAGE 9492, AS DOCUMENT NO. 622268, OF OFFICIAL RECORDS.

Commonly known as: 1662 W Minden Village Loop , Minden, NV 89423

