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Doc Number: **0821157**

04/04/2013 03:01 PM

OFFICIAL RECORDS

Requested By
NATIONAL LINK

DOUGLAS COUNTY RECORDERS
Karen Ellison - Recorder

Page: 1 of 5 Fee: \$ 43.00
Bk: 0413 Pg: 1207



I hereby affirm that this document submitted for recording does not contain a social security number.

Signature Rebekkah St. Martin Agent

Printed name & title-

APN# 1420-27-312-002

Recording Requested By: National Link

✓ Name: National Link

Address: 300 Corporate Center Dr. Suite 300

City/State/Zip: Moon Township, PA 15108

Document Title: Real Estate Subordination Agreement

If legal description is a metes & bounds description furnish the following information:

| | | | |
|--|------|------------|-------------------|
| Legal Description obtained from of document), | Page | Document # | (type recorded |
| (date) in the County Recorder office. | | | |

If Surveyor, please provide name and address.

This page added to provide additional information required by NRS 111.312 Sections 1-4.
(Additional recording fee applies)

This cover page must be typed.

NV Affirmation cover Sheet - 2/06

VMP ® -368C(NV) (0602)

This instrument was prepared by:
Bank of America Subordination Unit
4161 Piedmont Parkway
Greensboro, NC 27410

After recording return to:
Bank of America Collateral Tracking
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6818100576XXXX

Return: National Link 367082
300 Corporate Center Drive
Suite 300
Moon Township, PA 15108



Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 02/26/2013, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410

in favor of PNC MORTGAGE, DIVISION OF PNC BANK, N.A. ("Junior Lien Holder"), having an address for notice purposes of:

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 01/27/2006, executed by BRENT OLSON AND DEBRORAH J. OLSON, with a property address of: 2884 MAC DRIVE, MINDEN, NV 89423

which was recorded on 2/22/2006, in Volume/Book N/A, Page N/A , and Document Number 0668356, and if applicable, modified on , in Volume/Book N/A, Page N/A, Document Number N/A , of the land records of DOUGLAS County, NV, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to BRENT OLSON AND DEBRORAH J. OLSON

(for use in AR, AZ, CO, IA, IL, KS, MD, MN, MO, NC, NM, NJ, NV, NY, OK, TX, and VA)

(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of PNC MORTGAGE, DIVISION OF PNC BANK, N.A. in the amount of \$ 271,250.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the maximum rate of . % for a period not to exceed months]**, including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges which may accrue thereon, and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.

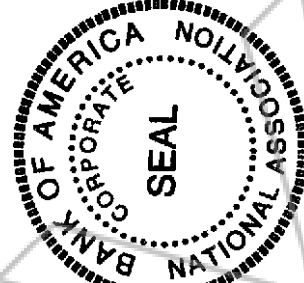
(for use in AR, AZ, CO, IA, IL, KS, MD, MN, MO, NC, NM, NJ, NV, NY, OK, TX, and VA)

Bank of America, N.A.

Deborah Brown

By: Deborah Brown
Its: Assistant Vice President

02/26/2013
Date



Individual Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Greensboro

On this the Twenty-Sixth day of February, 2013, before me, Kathleen Murphy-Torain, the undersigned Notary Public, personally appeared Deborah Brown, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



Kathleen Murphy-Torain

Signature of Person Taking Acknowledgment
Commission Expiration Date: 10/12/2013

This is to certify that this instrument was prepared by a Bank of America associate.

Corporate Acknowledgment:

State/Commonwealth/District of North Carolina
County/City of Guilford/Greensboro

On this the Twenty-Sixth day of February, 2013, before me, Kathleen Murphy-Torain, the undersigned Notary Public, personally appeared Deborah Brown, the Assistant Vice President of Bank of America, N.A and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



Kathleen Murphy-Torain

Signature of Person Taking Acknowledgment
Commission Expiration Date: 10/12/2013

(for use in AR, AZ, CO, IA, IL, KS, MD, MN, MO, NC, NM, NJ, NV, NY, OK, TX, and VA)

Exhibit "A" Legal Description

All that certain parcel of land situated in County of DOUGLAS, State of NEVADA, being known and designated as follows:

LOT 8, OF BLOCK C, AS SET FORTH ON FINAL SUBDIVISION MAP LDA #99-052 OF BUCKBRUSH ESTATES, PHASE 3, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON MARCH 13, 2003, IN BOOK 0303, AT PAGE 5272, AS DOCUMENT NO, 569784, AND BY CERTIFICATE OF AMENDMENT RECORDED MAY 27, 2003, IN BOOK 0503, AT PAGE 13355, AS DOCUMENT NO. 578032.

Being the same property as conveyed from BRENT A. OLSON AND DEBRA J. OLSON to BRENT ALLAN OLSON AND DEBRA JO OLSON, TRUSTEES OF THE OLSON FAMILY TRUST as described in Grant Bargain and Sale Deed, Dated 05/22/2006, Recorded 05/24/2006, in Official Records Document No. 0675783.

Tax ID: 1420-27-312-002