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Doc Number: **0823795**

05/17/2013 11:35 AM

OFFICIAL RECORDS

Requested By  
**INDECOMM HOLDINGS INC**

**APN # 1320-29-117-013**

DOUGLAS COUNTY RECORDERS  
Karen Ellison - Recorder

Page: 1 of 6 Fee: \$ 19.00  
Bk: 0513 Pg: 4592



Deputy: sg

**Recording Requested by and Return to:**

/ Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117  
*78566191 rec 1st*

**Subordination Agreement**

(Title of Document)

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 or printed clearly in black ink only.

WHEN RECORDED RETURN TO:  
NEVADA STATE BANK  
Subordination Department  
P.O. Box 30160, Salt Lake City, UT 84130-0160  
18 48830004000539  
APN 1320-29-117-013

**SUBORDINATION AGREEMENT**

KNOW ALL PERSONS BY THESE PRESENTS:

② 57625704 - 1391645  
④

This Declaration of Subordination is executed and delivered March 11, 2013, by **NEVADA STATE BANK**, in favor of **MERS, INC AS NOMINEE FOR QUICKEN LOANS INC**, as follows:

**NEVADA STATE BANK**, for and in consideration of the sum of One Dollar and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby certify and declare that the lien of that certain trust deed, in the amount of \$100,000.00 made and executed by **LOREN J VOELKER BETTY J VOELKER TRUSTEES OF THE VOELKER FAMILY TRUST UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED NOVEMBER 22, 1996**, as Trustor, in favor of **NEVADA STATE BANK**, as Beneficiary, dated **September 8, 2006**, recorded **October 16, 2006**, in Book **1006**, at Page **5278**, Entry Number **0686463**, in the office of the County Recorder of **DOUGLAS** County, State of **NEVADA**, is hereby subordinated and made inferior to the lien of that certain trust deed not to exceed the amount of **\$148,550.00 Dollars**, dated March 27, 2013 executed by **LOREN J VOELKER AND BETTY J VOELKER, CO-TRUSTEES FOR THE VOELKER FAMILY TRUST DATED NOVEMBER 22, 1996**, as Trustor, in favor of **MERS, INC AS NOMINEE FOR QUICKEN LOANS INC**, as Beneficiary, and recorded 4-11-13, as Entry No. 0821536, in Book 0413, at Page 3167, in the office of the County Recorder of **DOUGLAS** County, State of **NEVADA**; and said trust deed in favor of **MERS, INC AS NOMINEE FOR QUICKEN LOANS INC** is hereby declared to be senior to and a superior lien over the trust deed in favor of **NEVADA STATE BANK**.

In the event of foreclosure or sale of either indebtedness, the priority shall be respected as herein established.

The real property referred to in the above referenced trust deeds is situated in **DOUGLAS** County, State of **NEVADA** and is more particularly described on the attached.

IN WITNESS WHEREOF, **NEVADA STATE BANK** has executed this Subordination Agreement as of the date first above written.

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117  
78566191 rec 11/15

**NEVADA STATE BANK,**

*Deborah A Curtis*  
Name: **DEBORAH A CURTIS**  
Title: **VICE PRESIDENT**

ACKNOWLEDGED and consented to by Trustors:

~~LOREN J VOELKER, TRUSTEE~~  
~~BETTY J VOELKER, TRUSTEE~~

WHEN RECORDED RETURN TO:  
NEVADA STATE BANK  
Subordination Department  
P.O. Box 30160, Salt Lake City, UT 84130-0160  
18 48830004000539  
APN 1320-29-117-013

### SUBORDINATION AGREEMENT

KNOW ALL PERSONS BY THESE PRESENTS:

This Declaration of Subordination is executed and delivered March 11, 2013, by **NEVADA STATE BANK**, in favor of **MERS, INC AS NOMINEE FOR QUICKEN LOANS INC**, as follows:

**NEVADA STATE BANK**, for and in consideration of the sum of One Dollar and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby certify and declare that the lien of that certain trust deed, in the amount of \$100,000.00 made and executed by **LOREN J VOELKER BETTY J VOELKER TRUSTEES OF THE VOELKER FAMILY TRUST UNDER THE PROVISIONS OF A TRUST AGREEMENT DATED NOVEMBER 22, 1996**, as Trustor, in favor of **NEVADA STATE BANK**, as Beneficiary, dated **September 8, 2006**, recorded **October 16, 2006**, in Book **1006**, at Page **5278**, Entry Number **0686463**, in the office of the County Recorder of **DOUGLAS** County, State of **NEVADA**, is hereby subordinated and made inferior to the lien of that certain trust deed not to exceed the amount of **\$148,550.00 Dollars**, dated \_\_\_\_\_, executed by **LOREN J VOELKER AND BETTY J VOELKER, CO-TRUSTEES FOR THE VOELKER FAMILY TRUST DATED NOVEMBER 22, 1996**, as Trustor, in favor of **MERS, INC AS NOMINEE FOR QUICKEN LOANS INC**, as Beneficiary, and recorded \_\_\_\_\_, as Entry No. \_\_\_\_\_, in Book \_\_\_\_\_, at Page \_\_\_\_\_, in the office of the County Recorder of **DOUGLAS** County, State of **NEVADA**; and said trust deed in favor of **MERS, INC AS NOMINEE FOR QUICKEN LOANS INC** is hereby declared to be senior to and a superior lien over the trust deed in favor of **NEVADA STATE BANK**.

In the event of foreclosure or sale of either indebtedness, the priority shall be respected as herein established.

The real property referred to in the above referenced trust deeds is situated in **DOUGLAS** County, State of **NEVADA** and is more particularly described on the attached.

IN WITNESS WHEREOF, **NEVADA STATE BANK** has executed this Subordination Agreement as of the date first above written.

NEVADA STATE BANK,

  
Name: **DEBORAH CURTIS**  
Title: **VICE PRESIDENT**

ACKNOWLEDGED and consented to by Trustors:

  
**LOREN J VOELKER, TRUSTEE**

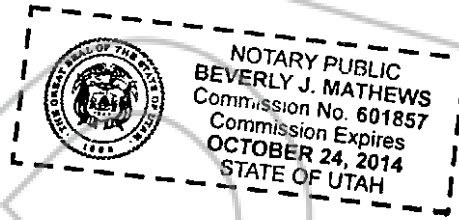
  
**BETTY J VOELKER, TRUSTEE**

STATE OF UTAH  
COUNTY OF SALT LAKE

On March 11, 2013, before me Beverly J Mathews a Notary Public in and for said County and State, personally appeared, DEBORAH A CURTIS, Vice President of **NEVADA STATE BANK**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity, and that his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Beverly J Mathews  
Notary Public



STATE OF NEVADA

\_\_\_\_\_  
:ss  
COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ before me \_\_\_\_\_ a Notary Public in and for said County and State, personally appeared \_\_\_\_\_, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

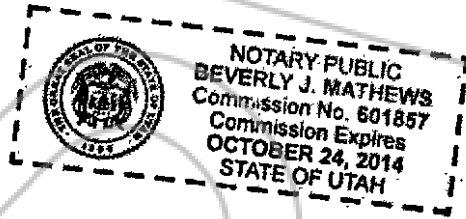
\_\_\_\_\_  
Notary Public  
My Commission Expires: \_\_\_\_\_

STATE OF UTAH  
COUNTY OF SALT LAKE

On March 11, 2013, before me Beverly J. Mathews a Notary Public in and for said County and State, personally appeared, DEBORAH A CURTIS, Vice President of NEVADA STATE BANK, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in their authorized capacity, and that his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

Beverly J. Mathews  
Notary Public



STATE OF NEVADA

:ss  
COUNTY OF Douglas

On March 27, 2013 before me Charlene McDonald a Notary Public in and for said County and State, personally appeared Lorenat Maerker & Betty J. Volker, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and that his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Charlene McDonald  
Notary Public  
My Commission Expires: 11-08-13

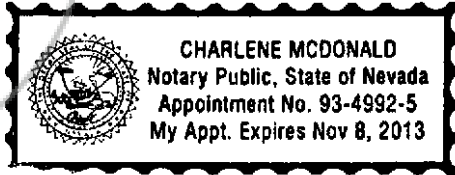


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 132029117013

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

LOT 199 ON OFFICIAL MAP OF WINHAVEN UNIT NO. 5, A PLANNED UNIT DEVELOPMENT, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON FEBRUARY 10, 1994, IN BOOK 294, PAGE 1845, AS DOCUMENT NO. 329790.

Commonly known as: 1775 Birch Ct., Minden, NV 89423



\*U03714343\*

1632 4/5/2013 78566191/4