

APN: 1420-28-210-022  
When Recorded Please Mail To:  
RBS Citizens, N.A.  
Attn: Servicing Dept.  
443 Jefferson Boulevard RJW 212  
Warwick, RI 02886

DOC # 824896  
06/06/2013 08:41AM Deputy: AR  
OFFICIAL RECORD  
Requested By:  
Default Services - Avenue  
Douglas County - NV  
Karen Ellison - Recorder  
Page: 1 of 3 Fee: \$41.00  
BK-613 PG-1188 RPTT: 0.00



**SUBORDINATION OF DEED OF TRUST**

**THIS SUBORDINATION OF DEED OF TRUST** ("Subordination") is made and effective this 15th day of May, 2013

**BETWEEN:**

RBS Citizens, N.A.  
One Citizens Drive  
Riverside, RI 02915  
("Original Lender")

and

New Penn Financial, LLC

\_\_\_\_\_  
("New Lender")

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the Beneficiary under the following Deed of Trust ("Subordinate Deed of Trust"):

Deed of Trust dated September 28, 2007, made by Jaime Rodriguez as grantor(s) and First American Title Insurance Company, as trustee to Charter One, a division of RBS Citizens, N.A. in the principal amount of Fifty Thousand Dollars, (\$ 50,000.00) and recorded on November 2, 2007 as Book 1107, Page 669, Instrument 712419, Official Records, Douglas County, Nevada, more particularly described as

Tax map designation  
Dist.  
Sec.  
Blk.  
Lot

And commonly known as 1283 Santa Fe Court, Minden, Nevada 89423

does hereby waive and subordinate the priority, operation and lien of the Subordinate Deed of Trust upon the therein described premises to the following described Deed of Trust ("New Deed of Trust"):

Deed of Trust to be executed by Jaime Rodriguez as borrower, to New Penn Financial, LLC as Beneficiary, securing a total indebtedness not to exceed Three Hundred and Sixty One Thousand, Eight Hundred Dollars, (\$ 361,800.00 ), encumbering the above described property in order that the lien of the Subordinate Deed of Trust be and hereby is junior and inferior to the lien of the New Deed of Trust including, but not limited to, the right of payment to the prior payment in full of the total indebtedness secured by the New Deed of Trust.

This Agreement shall be governed by and construed in accordance with the laws of the State of Nevada applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, the parties hereto have caused this Subordination to be executed as of the date set forth above.

RBS CITIZENS, N.A.

By: [Signature]  
Name: Glenn Goding  
Title: Bank Officer

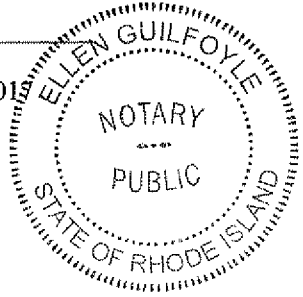
NEW PENN FINANCIAL, LLC

By: [Signature]  
Name: Michael P. Boyle  
Title: MANAGER

STATE OF RHODE ISLAND )  
COUNTY OF KENT ) ss.

In Warwick, on this 15th day of May, 2013 before me personally appeared Glenn Goding, the Bank Officer of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

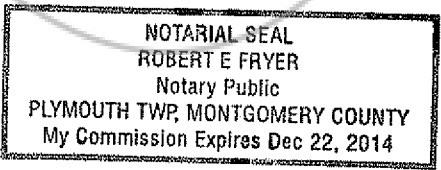
[Signature]  
Notary Public: Ellen Guilfoyle  
My Commission Expires: February 27, 2014



STATE OF Pennsylvania )  
COUNTY OF Montgomery )

This instrument was acknowledged before me on 5-17-2013 by Michael P. Boyle as Manager of New Penn Financial, LLC.

[Signature]  
Notary Public  
My Commission Expires: Dec. 22, 2014





Escrow File No.: 1338349

**EXHIBIT "A"**

**THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DOUGLAS, STATE OF Nevada, AND IS DESCRIBED AS FOLLOWS:**

**LOT 28 AS SET FORTH ON THE OFFICIAL PLAT MAP OF SARATOGA SPRINGS ESTATES UNIT NO. 2, FILED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON MAY 23, 1994 IN BOOK 594 AT PAGE 3894 AS DOCUMENT NO. 338088 AND AMENDED BY DOCUMENT RECORDED JULY 8, 1994 IN BOOK 794 AT PAGE 1153 AS DOCUMENT NO. 341498 OF OFFICIAL RECORDS.**

**Being the same premises conveyed unto JAIME RODRIGUEZ, AS A SINGLE MAN, by virtue of Deed from JAIME RODRIGUEZ AND DENISE DUNNING-RODRIGUEZ, HUSBAND AND WIFE AS JOINT TENANTS dated September 19, 2007, recorded September 21, 2007 in Instrument No: 709674, Douglas County, NV.**

**Parcel ID: 1420-28-210-022**