826802 DOC # 07/09/2013 12:44PM Deputy: SG OFFICIAL RECORD Requested By: Title Source, Inc.
Douglas County - NV Karen Ellison - Recorder

Page: 1 of 4 Fee: \$17.00 BK-713 PG-1704 RPTT: 0.00



Assessor's Parcel Number: 1418 27410 000

Recording Requested By and Return To: QUICKEN LOANS INC. SPECIAL LOANS SERVICING 1050 WOODWARD AVE. DETROIT, MI 48226 Mail Tax Statements To: Quicken Loans Inc. ISAOA 1050 Woodward Ave

[Space Above This Line For Recording Data]

Loan No: 3308969884 Data ID: 521

Borrower: Norman J Hauge

Detroit, MI 48226

SUBORDINATION AGREEMENT (Refinance)



This Subordination Agreement ("Agreement") is made as of the 30th day of May, 2013, by Quicken Loans Inc. as authorized agent for Charles Schwab Bank ("Subordinator"), whose address is 1050 Woodward Ave, Detroit, MI 48226 and Quicken Loans Inc. ISAOA ("Lender"), , A Corporation organized and existing under the laws of the State of Michigan, whose address is 1050 Woodward Ave, Detroit, MI 48226.

RECITALS:

- Norman J Hauge AND Margie L Hauge, Trustees of The Norman & Margie Hauge Trust UTA dated 10/15/01 ("Borrower"), of 1317 Winding Way, Zephyr Cove, NEVADA 89448 desires Lender to refinance Borrower's loan, which is evidenced by a promissory note secured by a deed of trust, or security deed ("First Security Instrument") dated \(\frac{3.2013}{3} \), in an amount not to exceed \$568,750.00, to be recorded mortgage, June simultaneously with this Agreement, covering real property described below.

 RD: 6/26/2013 INST#826098

 The real property offered by Borrower as security to Lender is currently subject to the lien of the
- B. Second Security Instrument described below.
- C. Lender will refinance Borrower's loan only on the condition that the Second Security Instrument described below be subordinated to the First Security Instrument described above.

Loan No: 3308969884 Data ID: 521

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this Agreement, the parties agree as follows:

SUBORDINATION OF EXISTING SECOND SECURITY INSTRUMENT

The Second Security Instrument to be subordinated covers real property described as: SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

and made on the 15th day of December, 2011, and filed or recorded in 12/22/2011 in Book 1211 PG 4950 of the Official Records of the County Recorder's or Clerk's Office of DOUGLAS COUNTY, NEVADA, ("Second Security Instrument") shall be and the same is now subordinated and made subject and subsequent to the lien of that certain First Security Instrument covering the real property referenced above, dated Tune 13,200, between Borrower and Lender.

The undersigned Subordinator has executed this Agreement on the date first appearing above.

Subordinator: Quicken Loans Inc. as authorized agent for

Charles Schwab Bank

Its: LIMITED LOAN & LIEN MOD OFFICER

(Printed Name and Title)

Kathleen Haggitt Limited Loan and Lien Mod Officer

(Page 2 of 4 Pages)

BK 713 PG-1706 826802 Page: 3 of 4 07/09/2013

Data ID: 521 Loan No: 3308969884 STATE OF MICCOND This instrument was acknowledged before me on MAY 29by ACHNON HAGHIH—, as

Limited Loan + lian MCOCFICEN of Quicken Loans Inc. as authorized agent for Charles
Schwab Bank Notary Public My commission expires: 7-14-19Printed Name) JANET N SYKES Notary Public - Michigan Macomb County My Commission Expires Jul 14, 2019
Acting in the County of Line (Page 3 of 4 Pages)

BK 713 PG-1707 826802 Page: 4 of 4 07/09/2013

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 1418-27-410-006

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

LOT 11, AS SHOWN ON THE OFFICIAL MAP OF CAVE ROCK ESTATES UNIT NO. 1, FILED IN THE OFFICE OF THE COUNTY RECORDER OF JANUARY 3, 1962, DOCUMENT NO. 19323, OFFICIAL RECORDS OF DOUGLAS COUNTY, STATE OF NEVADA.

Commonly known as: 1317 Winding Way, Glenbrook, NV 89413

