



APN: 1220-03-112-033

WHEN RECORDED MAIL TO  
U.S. Bank National Association  
Retail Service Center  
1850 Osborn Ave.  
Oshkosh, WI 54903-2746

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

### Deed Of Trust Subordination Agreement

Account No. 9213

199546-KB

This Agreement is made this August 1, 2013, by and between U.S. Bank National Association as successor by merger with U.S. Bank National Association ND ("Bank") and RPM MORTGAGE INC ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 02/14/2013, granted by Michael Zane Lauritsen and Kathleen Marie Lauritsen, husband and wife as joint tenants with right of survivorship ("Borrower"), and recorded in the office of the Register of Deeds, Douglas County, Nevada, on Book 0313, Page 3462, as Document 0819926, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated August 19, 2013, granted by the Borrower, and recorded in the same office on 08/23/2013, 20  , as 829424, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$ 191,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.



Legal Description: See Attached Legal

Property Address: 1380 Stodick Ln., Gardnerville, NV 89410-7311

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association  
as successor by merger with U.S. Bank National Association ND

By: Steven Barnes, Vice President

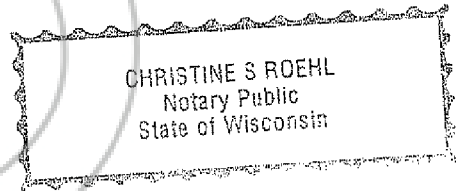
STATE OF Wisconsin )

COUNTY OF Winnebago )

The foregoing instrument was acknowledged before me August 1, 2013, by Steven Barnes, Vice President of U.S. Bank National Association as successor by merger with U.S. Bank National Association ND, a national banking association, on behalf of the association.

Christine S. Roehl, Notary Public  
My Commission Expires on 1/29/2017

Prepared by: Shannon Hensel





**EXHIBIT "A"**  
**Legal Description**

Lot 13, of Block B, as shown on the map entitled Stodick Estates South, Phase 3, in the County of Douglas, State of Nevada, filed December 22, 2005 in the office of the County Recorder of said County as Document No. 664013 and as amended by that certain Certificate of Amendment recorded May 21, 2007, in Book 507, page 6752, as Document No. 701493, of Official Records.

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