



APN# 1420-08-414-002

**Recording Requested by:**

Name: SERVICELINK  
Address: 4000 INDUSTRIAL BLVD  
City/State/Zip: ALIQUIPPA, PA 15001

**Mail Tax Statements to:**

Name: ROBERT F. EDDY AND LINDA K. EDDY  
Address: 3432 LONG DRIVE  
City/State/Zip: MINDEN, NV 89423

**Please complete Affirmation Statement below:**

I the undersigned hereby affirm that this document submitted for recording does not contain the social security number of any person or persons. (Per NRS 239B.030)

**-OR-**

I the undersigned hereby affirm that this document submitted for recording contains the social security number of a person or persons as required by law:  
(State specific law)

*Theona Layne*

Signature (THEONA LAYNE) Title, OFFICER OF TITLE COMPANY  
SUBORDINATION AGREEMENT

\*\*\*\*\*

**Only use the following section if one item applies to your document**

This document is being re-recorded to \_\_\_\_\_

**-OR-**

This document is being recorded to correct document # \_\_\_\_\_, and is correcting \_\_\_\_\_

\*\*\*\*\*

\*\*\*\*\*

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



Assessor's Parcel Number: 1420-08-414-002

Recording Requested By & Return To:  
Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001

27005765

**This Instrument Prepared by:** Jamie Ann Marchetti  
Wells Fargo  
MAC P6051-019  
P.O. Box 4149  
Portland, OR 97208-4149  
1-800-945-3056

[Space Above This Line for Recording Data]

Account #: XXX-XXX-XXX0115-0001

Reference Number: 105745107

**SUBORDINATION AGREEMENT FOR  
DEED OF TRUST**

Effective Date: 6/6/2013

Owner(s): ROBERT F EDDY  
LINDA K EDDY

Current Lien Amount: \$50,000.00.

Senior Lender: Wells Fargo Bank, N.A.

Subordinating Lender: Wells Fargo Bank, N.A.

*If Wells Fargo Bank, N.A. is subordinating to Wells Fargo Bank, N.A., this document is notice that the lien securing the loan or line of credit serviced by the Wells Fargo Bank Home Equity Group is subordinated to the first lien loan being originated or modified by the Wells Fargo Home Mortgage Group.*

Trustee: AMERICAN SECURITIES COMPANY OF NEVADA

Property Address: 3432 LONG DR, MINDEN, NV 89423



**THIS AGREEMENT** (the "Agreement"), effective as of the Effective Date above, is made by and among the Subordinating Lender, Owners and the Senior Lender named above.

ROBERT F. EDDY AND LINDA K. EDDY, HUSBAND AND WIFE AS JOINT TENANTS (individually and collectively the "Owner") own the real property located at the above Property Address (the "Property").

The Subordinating Lender has an interest in the Property by virtue of a Deed of Trust (the "Existing Security Instrument") given by the Owner, covering that real property, more particularly described as follows:

See Exhibit A

which document is dated the 15th day of May, 2006, which was filed in Book 0606 at page 2641 (or as No. 0676839) of the Official Records in the Office of the Recorder of the County of Douglas, State of Nevada. The Existing Security Instrument secures repayment of a debt evidenced by a note or a line of credit agreement extended to ROBERT F EDDY and LINDA K EDDY (individually and collectively "Borrower") by the Subordinating Lender.

The Senior Lender has agreed to make a new loan or amend an existing loan in the original principal amount NOT to exceed \$119,700.00 (the "New Loan or Amended Loan"), provided that the New Loan or Amended Loan is secured by a first lien mortgage on the Property (the "New Security Instrument") in favor of the Senior Lender. If the New Loan or Amended Loan exceeds this amount, the Subordination Agreement is VOID.

The Subordinating Lender is willing to subordinate the lien of the Existing Security Instrument to the lien of the New Security Instrument under the terms set forth in this Agreement.

NOW, THEREFORE, for and in consideration of the above recitals, the covenants herein contained, and for good and valuable consideration, the receipt of which is hereby acknowledged, the parties agree as follows:

**A. Agreement to Subordinate**

Subordinating Lender and Trustee, if applicable, hereby subordinates the lien of the Existing Security Instrument, and all of its modifications, extensions and renewals, to the lien of the New Security Instrument. This Agreement is effective as to any sum whose repayment is presently secured or which may in the future be secured by the Existing Security Instrument.

**B. Appointment of Substitute Trustee *If Applicable***

The Existing Security Instrument names N/A, as Trustee and the Subordinating Lender as Beneficiary. The Existing Security Instrument provides that the Subordinating Lender may designate and appoint a substitute Trustee in place of any other trustee by an instrument recorded among the appropriate land records.

The Subordinating Lender hereby removes N/A as Trustee and designates and appoints N/A as substitute Trustee with the same powers and duties as were originally vested in the Original Trustee under the Existing Security Instrument.

**C. General Terms and Conditions**

**Binding Effect** – This Agreement shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns of the parties hereto and all of those holding title under any of them.

**Nonwaiver** – This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by New Lender or the trustee(s) under the New Security Instrument or related documents shall affect this Agreement.





## **Exhibit "A"**

### **Legal Description**

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF DOUGLAS,  
STATE OF NEVADA, BEING KNOWN AND DESIGNATED AS FOLLOWS:

LOT 16, IN BLOCK C, AS SET FORTH IN THAT CERTAIN FINAL MAP LDA #99-054-03  
SUNRIDGE HEIGHTS III, PHASE 3, A PLANNED UNIT DEVELOPMENT, RECORDED IN  
THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON JUNE 5, 2000, IN BOOK  
0600, PAGE 880, AS DOCUMENT NO. 439409.

PROPERTY ADDRESS: 3432 LONG DRIVE, MINDEN, CALIFORNIA

Tax ID: 1420-08-414-002

