DOC # 831194

09/25/2013 09:22AM Deputy: KE
 OFFICIAL RECORD
 Requested By:
First American Title Insuration Douglas County - NV
 Karen Ellison - Recorder
Page: 1 of 4 Fee: \$17.00

BK-913 PG-5927 RPTT: 0.00

APN # 1220-15-410-028

This instrument was prepared by: Bank of America Subordination Unit 4161 Piedmont Parkway Greensboro, NC 27410 After recording return to:
Bank of America Subordinations
4161 Piedmont Parkway
Greensboro, NC 27410
Account #: 6818100441XXXX



Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 07/30/2013, by Bank of America, N.A. ("Subordinator") having an address of: 4161 Piedmont Parkway
Greensboro, NC 27410
in favor of GREEN TREE SERVICING, LLC ("Junior Lien Holder"),:

Whereas, Subordinator is the owner and holder of, or creditor under, the indebtedness described in and secured by a security instrument (deed of trust, deed to secure debt or mortgage) dated 04/06/2005, executed by MIKEL A. ANDERSEN, WHO ACQUIRED TITLE AS MIKEL ANN BOOKER, AS SURVIVING JOINT TENANT, with a property address of: 1461 LANGLEY DR, GARDNERVILLE, NV 89460

which was recorded on 4/25/2005, in Volume/Book 405, Page 9747, and Document Number N/A, and if applicable, modified on ____, in Volume/Book N/A, Page N/A, Document Number N/A, of the land records of DOUGLAS County, NV, as same may have been or is to be modified prior hereto or contemporaneously herewith (the "Senior Lien"), encumbering the land described therein (said land and such improvements, appurtenances and other rights and interests regarding said land, if any, as are described in the Senior Lien being called herein collectively, the "Property"); and

Whereas, Junior Lien Holder has been requested to make a loan, line of credit or other financial accommodation to MIKEL A. ANDERSEN, WHO ACQUIRED TITLE AS MIKEL ANN BOOKER, AS SURVIVING JOINT TENANT

(for use in AR, AZ, CO, IA, IL, KS, MD, MN, MO, NC, NM, NJ, NV, NY, OK, TX, and VA)

(jointly and severally, "Borrower"), to be secured by, without limitation, either a deed of trust, deed to secure debt or mortgage (the "Junior Lien"), covering without limitation, the Property and securing the indebtedness described therein including the payment of a promissory note, line of credit agreement or other borrowing agreement made by Borrower and/or others payable to the order of GREEN TREE SERVICING, LLC in the maximum principal face amount of or not to exceed \$ 110,000.00 (the "Principal Amount") [For North Carolina only — bearing interest and payable as therein provided at the maximum rate of % for a period not to exceed months], including provisions for acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Junior Lien Holder and Borrower shall determine; and

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Junior Lien only to the extent of the Principal Amount of the Obligation, any interest or late charges which may accrue thereon, and any amounts advanced pursuant to the terms of the Obligation or the security instrument for the payment of insurance premiums, taxes, costs of collection, protection of the value of the property or Bank of America's rights in the Property or foreclosure. All other rights of Subordinator now or hereafter existing in or with respect to the Property (including but not limited to all rights and to proceeds of insurance and condemnation) are hereby subordinated, and are and shall remain completely and unconditionally subordinate, to the Junior Lien and the rights of Junior Lien Holder regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall inure to the benefit of the Subordinator and Junior Lien Holder and their respective successors and assigns, including any purchaser(s) (at foreclosure or otherwise) of the Property or any part thereof, and their respective successors and assigns.



PG-5929 831194 Page: 3 of 4 09/25/2013

Bank of America, N.A.

Deborah Brown By:

Assistant Vice President Its:

07/30/2013

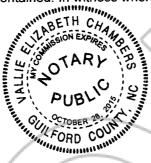
Date



Individual Acknowledgment:

State/Commonwealth/District of North Carolina County/City of Guilford/Greensboro

On this the Thirtieth day of July, 2013, before me, Vallie Elizabeth Chambers, the undersigned Notary Public, personally appeared Deborah Brown, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that (s)he executed the same for the purposes therein contained. In witness whereof I hereunto set my hand and official seal.



Signature of Person Taking Acknowledgment Commission Expiration Date: 10/28/2015

This is to certify that this instrument was prepared by a Bank of America associate.

Corporate Acknowledgment:

State/Commonwealth/District of North Carolina County/City of Guilford/Greensboro

On this the Thirtieth day of July, 2013, before me, Vallie Elizabeth Chambers, the undersigned Notary Public, personally appeared Deborah Brown, the Assistant Vice President of Bank of America, N.A and that (s)he, as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as Assistant Vice President. In witness whereof I hereunto set my hand and official seal.

> Signature of Person Taking Acknowledgment Commission Expiration Date: 10/28/2015

GUILFORD FORD UNIVERSE Form No. 3301 (01/08) Short Form Commitment



831194 Page: 4 of 4 09/25/2013

ORDER NO: FILE NO: CUSTOMER REF: 7982386n 7982386n 000625448493

Exhibit "A"

BK 913

PG-5930

Real property in the City of **Gardnerville**, County of **DOUGLAS**, State of **Nevada**, described as follows:

Lot 18, Block N, as shown on the Map of GARDNERVILLE RANCHOS UNIT NO. 4, filed in the office of the County Recorder of Douglas County, Nevada, on April 10, 1967, as Document No. 35914.

Being all of that certain property conveyed to from , by deed dated and recorded of official records.

Commonly known as: 1461 Langley Dr, Gardnerville, NV 89460

APN #: 1220-15-410-028

FIRST AMERICAN ELS SUBORDINATION AGREEMENT

WHEN RECORDED, RETURN 1(1): FIRST AMERICAN TITLE INSURANCE CO. 1100 SUPERIOR A VENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

