

APN# 1219-26001-024

Recording Requested by:

Name: ServiceLink
Address: 4000 Industrial Blvd.
City/State/Zip: Aliquippa PA 15001

When Recorded Mail to:

Name: ServiceLink
Address: 4000 Industrial Blvd.
City/State/Zip: Aliquippa PA 15001

Mail Tax Statement to:

Name: Gina Guerniero
Address: 498 Green Aches Drive
City/State/Zip: Garberville NV 89460

DOC # **838027**
02/10/2014 09:47AM Deputy: AR
OFFICIAL RECORD
Requested By:
ServiceLink Aliquippa Title
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 5 Fee: \$18.00
BK-214 PG-1342 RPTT: 0.00



(for Recorder's use only)

Real Estate Subordination Agreement
(Title of Document)

Please complete Affirmation Statement below:

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does not contain the personal information of any person or persons.
(Per NRS 239B.030)

-OR-

I the undersigned hereby affirm that the attached document, including any exhibits, hereby submitted for recording does contain the personal information of a person or persons as required by law:

(State specific law)
Paula [Signature]
Signature
Paula [Printed Name]
Printed Name


Auditor
Title

This page added to provide additional information required by NRS 111.312 Sections 1-2 and NRS 239B.030 Section 4.

This cover page must be typed or printed in black ink.

(Additional recording fee applies)



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 #: 6897100290XXXX

Bank of America



Chicago Title
ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 01/21/2014, by Bank of America, N.A. ("Subordinator") having an address of:
4161 Piedmont Parkway
Greensboro, NC 27410
in favor of WELLS FARGO BANK, N.A. ("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 09/15/2005, executed by GENA GUERRIERO, with a property address of: 498 GREEN ACRE DRIVE, GARDNERVILLE, NV 89410

which was recorded on 12/5/2005, in Volume/Book N/A, Page N/A, and Document Number 662275, 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 GENA GUERRIERO

(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 WELLS FARGO BANK, N.A. in the maximum principal face amount of or not to exceed \$ 96,500.00 (the "Principal Amount") **[For North Carolina only - bearing interest and payable as therein provided at the original and/or 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.



Bank of America, N.A.

By: Andrew Holland
Its: Senior Vice President

01/21/2014
Date



Individual Acknowledgment:

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

On this the Twenty-First day of January, 2014, before me, Rosa B. Simpson, the undersigned Notary Public, personally appeared Andrew Holland, 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.



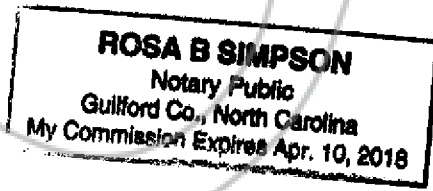
Rosa B. Simpson
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/10/2018

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 Twenty-First day of January, 2014, before me, Rosa B. Simpson, the undersigned Notary Public, personally appeared Andrew Holland, the Senior Vice President of Bank of America, N.A and that (s)he, as such Senior 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 Senior Vice President. In witness whereof I hereunto set my hand and official seal.



Rosa B. Simpson
Signature of Person Taking Acknowledgment
Commission Expiration Date: 04/10/2018

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



LEGAL DESCRIPTION

EXHIBIT "A"

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

ALL THAT PARCEL OF LAND IN CITY OF GARDNERVILLE, DOUGLAS COUNTY, STATE OF NEVADA, AS MORE FULLY DESCRIBED IN DEED DOC # 558710, ID# 1219-26-001-024, BEING KNOWN AND DESIGNATED AS:

LOT 20, OF GREEN ACRES ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA ON 09/19/1966, IN BOOK 44, PAGE 233 AS DOCUMENT NO. 34001

KNOWN AS: 498 GREEN ACRES DR, GARDNERVILLE, NV 89460

BY FEE SIMPLE DEED FROM GREATER NEVADA CREDIT UNION AS SET FORTH IN DEED DOC # 558710, DATED 11/15/2002 AND RECORDED 11/22/2002, DOUGLAS COUNTY RECORDS, STATE OF NEVADA.