

DOC # 840027
03/26/2014 10:46AM Deputy: SG

OFFICIAL RECORD

Requested By:

Ticor Title - Reno (Commer
Douglas County - NV

Karen Ellison - Recorder

Page: 1 of 6 Fee: \$19.00

BK-314 PG-4383 RPTT: 0.00



Assessor's Parcel Number: 141834110034

Recording Requested By/Return To:

Wells Fargo
P.O. Box 31557
MAC B6955-013
Billings, MT 59107-9900

This Instrument Prepared by:

Wells Fargo
MAC P6051-019
P.O. Box 4149
Portland, OR 97208-4149
1-800-945-3056

Enow 01301207-CK

[Space Above This Line for Recording Data]

Reference: 570794412048369

Account: XXX-XXX-XXX6498-1998

**SUBORDINATION AGREEMENT FOR MODIFICATION OF
DEED OF TRUST (WITH FUTURE ADVANCE CLAUSE)**

Effective Date: 3/10/2014

Owner(s): REED SIMMONS
MARY O SIMMONS

(individually and collectively "Owner(s)")

Borrower(s) REED SIMMONS
MARY O SIMMONS

(individually and collectively "Borrower(s)")

Current Line of Credit Recorded Commitment \$177,000.00 being reduced to \$165,000.00.

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: 1272 LINCOLN PARK CIR, GLENBROOK, NV 89413

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

The Subordinating Lender has an interest in the Property by virtue of a Deed Of Trust (With Future Advance Clause) (the "Existing Security Instrument") given by REED SIMMONS, AND MARY O. SIMMONS, HUSBAND



By signing this Agreement below, the Owner(s) agrees to this change.

C. 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.

D. 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.

N/A This Agreement may not be changed or terminated orally. No indulgence, waiver, election or non-election by Senior Lender or the trustee(s) under the Existing Security Instrument or related documents shall affect this Agreement.

Severability – The invalidity or unenforceability of any portion of this Agreement shall not affect the remaining provisions and portions of this Agreement.

E. Signatures and Acknowledgements

The Subordinating Lender, through its authorized officer, and the Trustee if applicable, individually or through its authorized officer or other representative, and the Borrower, have each set their hand and seal as of the Effective Date above unless otherwise indicated.

SUBORDINATING LENDER:

Wells Fargo Bank, N.A.

By 
(Signature) Shannon Johnson
(Title) Vice President Loan Documentation


3/10/2014
Date



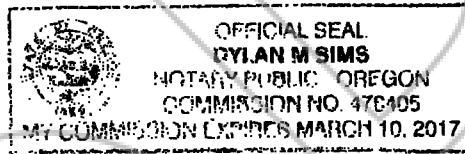
FOR NOTARIZATION OF LENDER PERSONNEL

STATE OF Oregon)
)ss.
COUNTY OF Multnomah)

The foregoing Subordination Agreement was acknowledged before me, a notary public or other official qualified to administer oaths this 10TH day of MARCH, 2014, by Shannon Johnson, as Vice President Loan Documentation of Wells Fargo Bank, N.A., the Subordinating Lender, on behalf of said Subordinating Lender pursuant to authority granted by its Board of Directors. S/he is personally known to me or has produced satisfactory proof of his/her identity.

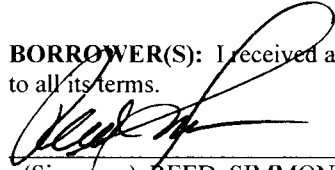


(Notary Public)





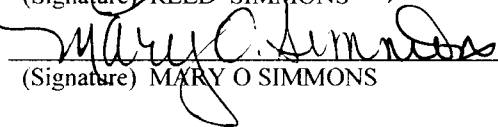
BORROWER(S): I received and read a completed copy of this Modification Agreement before I signed it. I agree to all its terms.



(Signature) REED SIMMONS

March 21, 2014

(Date)



(Signature) MARY O SIMMONS

March 21, 2014

(Date)

(Signature)

(Date)

(Signature)

(Date)

(Signature)

(Date)

(Signature)

(Date)

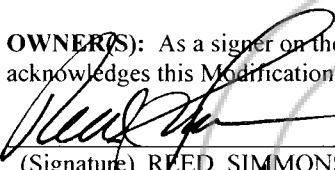
(Signature)

(Date)

(Signature)

(Date)

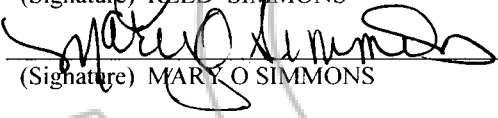
OWNERS): As a signer on the Security Instrument under the Line of Credit Agreement, the undersigned hereby acknowledges this Modification Agreement and agrees to its terms, and a receipt of a copy of the same.



(Signature) REED SIMMONS -

March 21, 2014

(Date)



(Signature) MARY O SIMMONS

March 21, 2014

(Date)

(Signature)

(Date)

(Signature)

(Date)

(Signature)

(Date)

(Signature)

(Date)

(Signature)

(Date)

(Signature)

(Date)

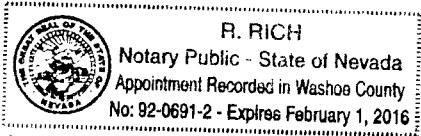


For An Individual Acting In His/Her Own Right:

State of Washoe
County of Washoe

This instrument was acknowledged before me on March 21, 2014 (date) by
Reed Simmons & Mary O. Simmons

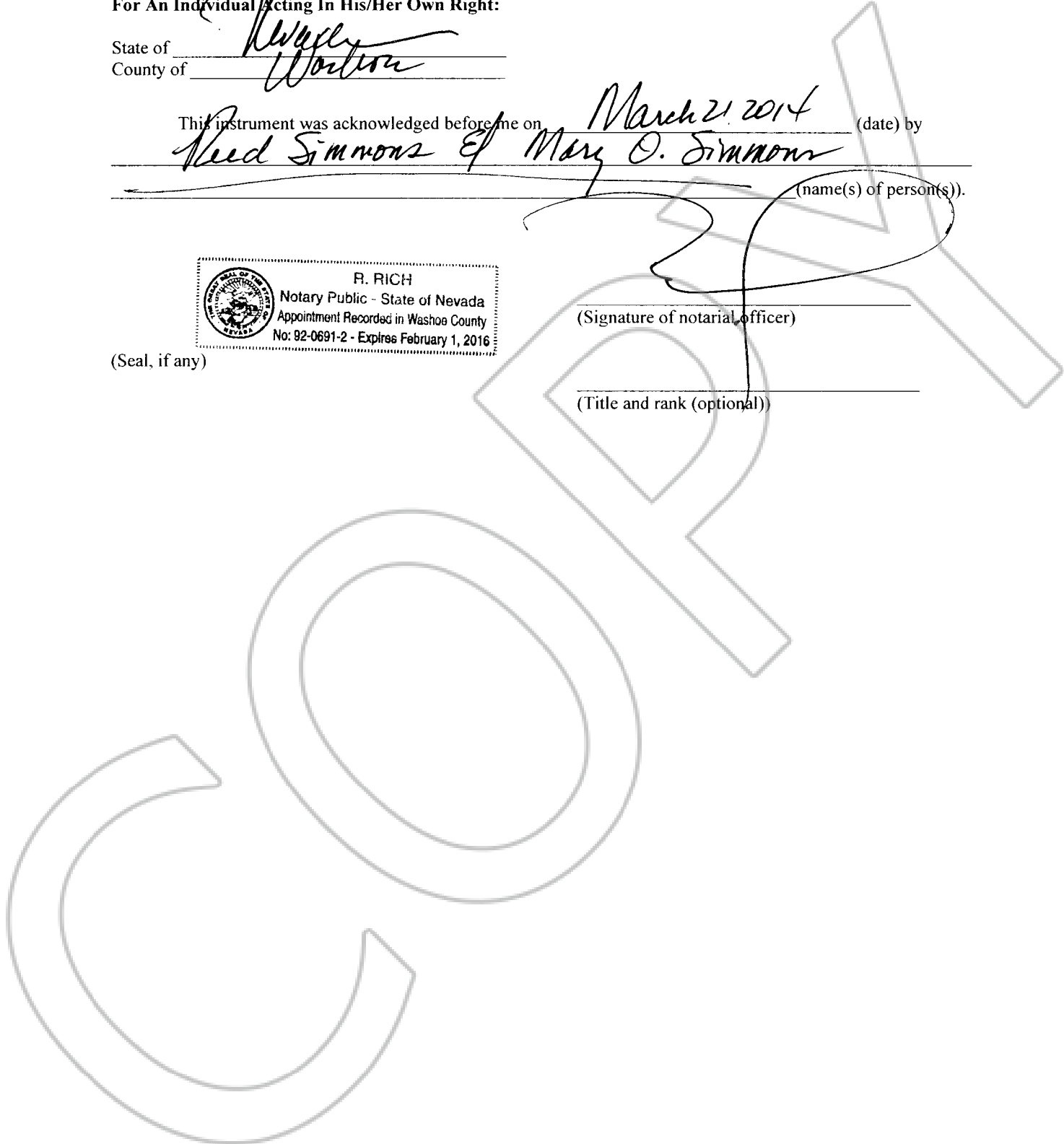
(name(s) of person(s)).



(Seal, if any)

(Signature of notarial officer)

(Title and rank (optional))





**EXHIBIT A
LEGAL DESCRIPTION**

Escrow No.01301207 CD

All that certain real property situate in the County of Douglas, State of Nevada, described as follows:

PARCEL 1:

Lot 16 in Block B as shown on the Official Map of Lincoln Park Subdivision, filed in the office of the County Recorder on September 7, 1921, as Document No. 305, Official Records of Douglas County, State of Nevada

PARCEL 2:

That certain non-exclusive easement for the use, access, maintenance and right to repair and improve a portion of a garage as described in Grant of Easement recorded August 30, 2002 in Book 802, Page 11127, as Document No. 551098, Official Records.

APN: 1418-34-110-034

