

APN: 1220-12-310-012
When Recorded Please Mail To:
RBS Citizens, N.A.
Attn: Servicing Dept.
443 Jefferson Boulevard RJW 212
Warwick, RI 02886

DOC # 843699
05/30/2014 03:11PM Deputy: AR
OFFICIAL RECORD
Requested By:
Northern Nevada Title CC
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 3 Fee: \$16.00
BK-514 PG-6670 RPTT: 0.00



SUBORDINATION OF DEED OF TRUST

THIS SUBORDINATION OF DEED OF TRUST ("Subordination") is made and effective this 28th day of March, 2014

BETWEEN:

RBS Citizens, N.A.
One Citizens Drive
Riverside, RI 02915
("Original Lender")

and

Greater Nevada Mortgage
4070 Silver Sage Drive
Carson City, NV 89701
("New Lender")

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, Original Lender, being the Beneficiary under the following Deed of Trust ("Subordinate Deed of Trust"):

Deed of Trust dated December 1, 2006, made by Dennis H. Millard and Lynda S. Millard, as grantor(s) and First American Title Insurance Company, as trustee to RBS Citizens Bank, N.A. f/k/a Citizens Bank, N.A. s/b/m to Charter One Bank, N.A. in the principal amount of Fifty Thousand Dollars, (\$ 50,000.00) and recorded on December 22, 2006 as Document No. 691445, Book 1206, Page 8677, Official Records, Douglas County, Nevada, more particularly described as

Tax map designation
Dist.
Sec.
Blk.
Lot

And commonly known as **1080 Canal Dr, Gardnerville, Nevada 89410**

does hereby waive and subordinate the priority, operation and lien of the Subordinate Deed of Trust upon the therein described premises to the following described Deed of Trust ("New Deed of Trust"):

Deed of Trust to be executed by Dennis H. Millard and Lynda S. Millard as borrower, to Greater Nevada Mortgage as Beneficiary, securing a total indebtedness not to exceed Eighty-Six Thousand One Hundred Dollars, (\$ 86,100.00), encumbering the above described property in order that the lien of the Subordinate Deed of Trust be and hereby is



junior and inferior to the lien of the New Deed of Trust including, but not limited to, the right of payment to the prior payment in full of the total indebtedness secured by the New Deed of Trust.

05/30/2014 514 6653 843698

This Agreement shall be governed by and construed in accordance with the laws of the State of Nevada applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, the parties hereto have caused this Subordination to be executed as of the date set forth above.

RBS CITIZENS, N.A.

By: [Signature]
Name: Regina Mauricio
Title: Bank Officer

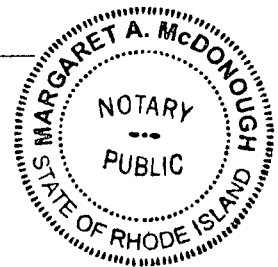
GREATER NEVADA MORTGAGE

By: [Signature]
Name: Sherry Kollias
Title: Operations Manager

STATE OF RHODE ISLAND)
) ss.
COUNTY OF KENT)

In Warwick, on this 28th day of March, 2014 before me personally appeared Regina Mauricio, the Bank Officer of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument and the execution thereof to be his/her free act and deed in said capacity and the free act and deed of said bank.

Notary Public: Margaret A McDonough
My Commission Expires: November 27, 2016



STATE OF Nevada)
) ss.
COUNTY OF Carson City)

This instrument was acknowledged before me on May 30 2014 by Sherry Kollias
as Operations Manager of Greater Nevada Mortgage.



[Signature]
Notary Public
My Commission Expires: 11/30/15



Exhibit "A"

Lot 13 of PINENUT SUBDIVISION UNIT NUMBER 1, according to the map thereof, filed in the office of the County Recorder of Douglas County, State of Nevada on June 11, 1963 in Book 1, as Document No. 22783.

