

APN: 1318-03-212-086

**SUBORDINATION AGREEMENT**

THIS AGREEMENT made this 18<sup>th</sup> day of SEPTEMBER, 2014, in favor of NATIONSTAR MORTGAGE LLC, it's successors and/or assigns, with an office at 18200 VON KARMAN AVENUE #300, IRVINE, CA 92612, ("Lender") by KeyBank National Association, having a place of business at 4910 Tiedeman Rd, Brooklyn, OH 44144. (Subordinate Lender")

**WITNESSETH:**

WHEREAS, Subordinate Lender is the owner and holder of the following Mortgage/Deed of Trust covering the property located at 155 WILLOW DRIVE, ZEPHYR COVE, NV 89448, and as more fully described therein ("Mortgaged Property"), and of the note or bond which said Mortgage/Deed of Trust secures ("Subordinate Lender Note"):

- A) MORTGAGE/DEED OF TRUST DATED 9/29/07, MADE BY GREG E. KOMOROWSKI AND CRIS L. KOMOROWSKI TO JUDSON ENTERPRISE INC, D.B.A. K-DESIGNERS TO SECURE THE SUM OF \$16,784.94, RECORDED ON REAL PROPERTY IN THE DOUGLAS COUNTY RECORDER'S OFFICE IN NV, BOOK/LIBER/INSTRUMENT 1207 PAGE 3410, RECORDED 12/17/07, AND ASSIGNED TO KEY BANK NA, BOOK/LIBER/INSTRUMENT 0708 PAGE 3063, RECORDED 7/16/08. (NOW KNOWN AS KEYBANK NATIONAL ASSOCIATION). (SUBORDINATE LENDER MORTGAGE)

WHEREAS, on condition that the Subordinate Lender Mortgage/Deed of Trust be subordinated in the manner hereinafter appearing, Lender has or is about to accept a Mortgage/Deed of Trust covering the Mortgaged Property, made by GREG E. KOMOROWSKI AND CRIS L. KOMOROWSKI ("Borrower") to Lender to secure an amount not to exceed (\$357,000.00) and interest, said Mortgage/Deed of Trust being hereinafter collectively referred to as the "Lender Mortgage/Deed of Trust".


NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration and to induce Lender to accept the Lender Mortgage/Deed of Trust the receipt and sufficiency of said consideration being hereby acknowledged, Subordinate Lender does hereby covenant, consent and agree with Lender as follows:

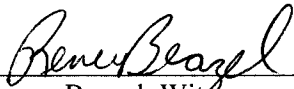
The Subordinate Lender Mortgage/Deed of Trust shall be and is hereby made subject and subordinate in lien to the lien of the Lender Mortgage/Deed of Trust in the principal amount not to exceed \$357,000.00 and interest together with any and all advances heretofore or hereinafter made under and pursuant to the Lender Mortgage/Deed of Trust and together with any and all renewals or extensions of the Lender Mortgage/Deed of Trust or the note secured thereby, ("Lender Note").

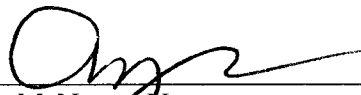
THIS AGREEMENT may not be changed or terminated orally and shall be binding upon and inure to the benefit of the respective heirs, legal representatives, successors and assigns, of the parties hereto.

IN WITNESS WHEREOF, Subordinate Lender hereto has duly executed this agreement the day and year first above written.

**KeyBank National Association**

  
Joel P. Martineau, Officer

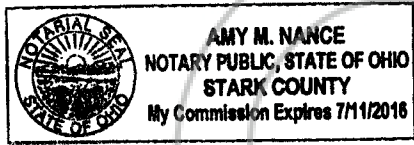
  
Renee Beazel, Witness

  
Amy M. Nance, Notary

STATE OF OHIO  
COUNTY OF STARK

Before me, a Notary Public in and for the said County and State, personally appeared Joel P. Martineau, Officer of KeyBank National Association, the corporation which executed the foregoing instrument who acknowledged that he/she did sign the foregoing instrument for and on behalf of said corporation, being thereunto duly authorized, and that the same is the free act and deed individually and as such officer(s) and free act of deed of said corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Canton, Ohio, this the 18<sup>th</sup> day of SEPTEMBER, 2014.



  
Notary Public

My commission expires: July 11, 2016

THIS INSTRUMENT PREPARED BY: KeyBank National Association

**When Recorded Mail to:**

KeyBank National Association  
PO Box 6899  
Cleveland, OH 44101

**EXHIBIT "A"**

THE REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS:

LOT 226, AS SHOWN ON THE MAP OF SKYLAND SUBDIVISION NO. 3, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON FEBRUARY 24, 1960 IN BOOK 1, PAGE 450, DOCUMENT NO. 15653.

**P.I.D#:** 1318-03-212-086

