

Prepared By: Dena Del Solio
APN: 1370-02-001-105
When Recorded Please Mail To:
RBS Citizens, N.A.
Attn: SBO Dept.
443 Jefferson Boulevard RJW 212
Warwick, RI 02886

SUBORDINATION OF DEED OF TRUST

5927689-2705188

THIS SUBORDINATION OF DEED OF TRUST ("Subordination") is made and effective this 23rd day of July, 2014

BETWEEN:

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

and

Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans, Inc.

("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 May 30, 2006, made by Kristina J. Makinen and Ari Makinen, as grantors and First American Title, as trustee to PHH Mortgage Corp. (fka Cendant Mortgage Corp) in the principal amount of Thirty Nine Thousand Four Hundred Dollars, (\$39,400.00) and recorded on May 31, 2006 in Book 0506, Page 12312 and Document No. 0676303 and assigned to RBS Citizens Bank, N.A. and recorded on November 19, 2009 in Book 1109, Page 4468 and Document No. 754179 Official Records, Douglas County, Nevada, more particularly described as

Tax map designation
Dist. _____
Sec. _____
Blk. _____
Lot _____

And commonly known as **2584 Mackay Way, Minden, Nevada 89423**

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 Kristina J. Makinen and Ari Makinen as borrowers, to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans, Inc. as Beneficiary, securing a total indebtedness not to exceed Two Hundred Eighty Five Thousand Five Hundred Dollars, (\$285,500.00), 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.

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: Robin Pollock

Name: **Robin Pollock**

Title: **Assistant Vice President**

**MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. AS NOMINEE FOR
QUICKEN LOANS, INC.**

By: J. Ebel

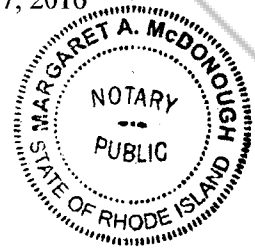
Name: **Finance & Record**

Title: **Assistant Sec.**

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

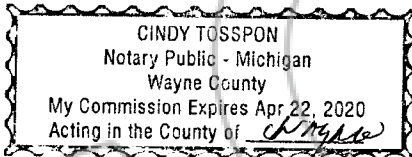
In Warwick, on this 23rd day of July, 2014 before me personally appeared Robin Pollock, the Assistant Vice President of RBS Citizens, N.A., a national banking association, to me known and known by me to be the party executing the foregoing instrument on behalf of said bank, and acknowledged said instrument 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 ME)
) ss.
COUNTY OF WAUKESHA)

This instrument was acknowledged before me on 9-23-2014 by Tenace E. Terrel as Asst Secretary of Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans, Inc..



Cindy Tosspon
Notary Public
My Commission Expires 4-22-2020

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 1320-02-001-105

Land Situated in the County of Douglas in the State of NV

LOT 34 OF PIONEER HEIGHTS SUBDIVISION UNIT NO. 1, ACCORDING TO THE MAP THEREOF FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY STATE OF NEVADA ON MARCH 13, 1961 AS DOCUMENT NO. 17360

Commonly known as: 2584 Mackay Way , Minden, NV 89423-7019