

DOUGLAS COUNTY, NV

2015-855829

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01/20/2015 09:44 AM

TITLE SOURCE, INC.

KAREN ELLISON, RECORDER

This instrument was prepared by:  
Bank of America Subordinations Unit  
4161 Piedmont Parkway  
Greensboro, NC 27410

Assessor's Parcel #: 1420-18-212-010

After recording return to:  
Bank of America Subordinations Unit  
4161 Piedmont Parkway NC4-105-01-38  
Greensboro, NC 27410  
Account #: 6818900085XXXX

59605880-276290

**Bank of America**



### Real Estate Subordination Agreement

This Real Estate Subordination Agreement ("Agreement") is executed as of 11/04/2014, by Bank of America, N.A. ("Subordinator") having an address of:  
4161 Piedmont Parkway  
Greensboro, NC 27410  
in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR QUICKEN LOANS INC. ("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 11/18/2006, executed by ROBERT M FREEMAN AND KATHY M FREEMAN, with a property address of: 3315 COLOMA DR, CARSON CITY, NV 89705

which was recorded on 12/11/2006, in Volume/Book 1206, Page 3257, and Document Number N/A, 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 ROBERT M FREEMAN AND KATHY M FREEMAN

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

00-12-3421NSBW 03-2012a

(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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR QUICKEN LOANS INC. in the maximum principal face amount of or not to exceed \$ 131,650.00 (the "Principal Amount") **[For North Carolina only – bearing interest and payable as therein provided at the original and/or maximum rate of 4.3750% for a period not to exceed 360.00 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

Recording Date: 12/17/14 Instrument No.: 2014-854543

**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 Junior Lien Holder'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.

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

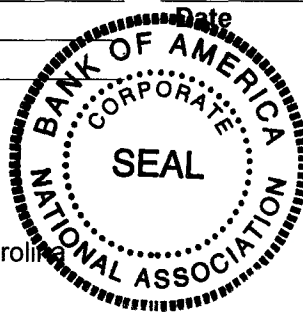
Bank of America, N.A.

*Tara Grant*

11/04/2014

By: **Tara Grant**

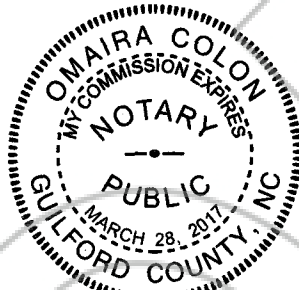
Its: **Assistant Vice President**



**Individual Acknowledgment:**

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

On this the Fourth day of November, 2014, before me, Omaira Colon, the undersigned Notary Public, personally appeared Tara Grant, 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.



*Omaira Colon*

**Signature of Person Taking Acknowledgment**  
Commission Expiration Date: 03/28/2017

**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 Fourth day of November, 2014, before me, Omaira Colon, the undersigned Notary Public, personally appeared Tara Grant, the Assistant Vice President of Bank of America, N.A and that (s)he, as such Assistant 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 Assistant Vice President. In witness whereof I hereunto set my hand and official seal.



*Omaira Colon*

**Signature of Person Taking Acknowledgment**  
Commission Expiration Date: 03/28/2017

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



**EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s): 1420-18-212-010

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

LOT 1 IN BLOCK A, AS SHOWN ON THE OFFICIAL MAP OF VALLEY VISTA ESTATES II, UNIT 1, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, STATE OF NEVADA, ON DECEMBER 17, 1993, IN BOOK 1293, AT PAGE 3652, AS FILE NO. 325265, OFFICIAL RECORDS.

Commonly known as: 3315 Coloma Dr , Carson City, NV 89705