

SUBORDINATION AGREEMENT

Loan No: 3338729017

60044062-2909328
 This Agreement is made this March 9, 2015 by and between Quicken Loans Inc., whose address is 635 Woodward Avenue, Detroit, MI 48226, Mortgage Electronic Registration Systems, Inc., ("MERS") as nominee for Quicken Loans Inc., whose address is P.O. Box 2026, Flint, Michigan 48501, (collectively referred to as "Quicken Loans") and Heritage Bank of Nevada, whose address is 2330 S. VIRGINIA ST RENO NV 89502 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$200,000.00, executed by **David W. Roth and Connie L. Roth, husband and wife as joint tenants** (the "Borrower"), to **Western Title Company, LLC**, Trustee for the benefit of **Heritage Bank of Nevada**, dated May 17, 2013 and recorded on May 22, 2013, in Book 513, Page 5638, in the records of Douglas County ("Lienholder's Lien"), covering the property commonly known as 225 Sierra Shadows Ln, Gardnerville, NV 89460 (the "Property") and legally described as:

Situated in the County of Douglas, State of NV:

ENTER LEGAL DESCRIPTION or (SEE ATTACHED LEGAL DESCRIPTION)

Tax ID No.: 121903002029

WHEREAS, Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$94,025.00 and dated on or about March 25, 2015 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

WHEREAS Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

WHEREAS Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Witnesses:

Signature _____

Printed Name _____

Signature _____

Printed Name _____

STATE OF Nevada)

COUNTY OF Washoe)

SS

Lienholder Signature:

[Signature]
Lienholder: Heritage Bank of Nevada

Printed Name Tom TRAFICANTI

Title EXECUTIVE VICE PRESIDENT



On 3/9/15, 2015 before me, Patricia Clem (Notary Name), personally appeared Tom Traficanti (Lienholder Representative), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature] (Notary Signature)
Notary Public, County of Washoe, Acting in Washoe County.
State of NEVADA
My commission expires 10/1/15.

Witnesses:

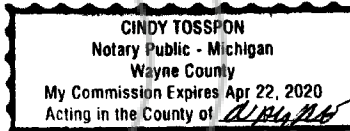
[Signature]
Printed Name ERWIN PEREIRA

[Signature]
Printed Name Harold Perreira

STATE OF MICHIGAN)
COUNTY OF WAYNE)

SS

[Signature]
Quicken Loans Inc. and Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc.
By: Bred Nonseite, MERS Assistant Secretary
Quicken Loans, MERS Assistant Secretary secretary



On 3-11-, 2015 before me, Cindy Tosspon, personally appeared Bred Nonseite, Quicken Loans, MERS Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature] Cindy Tosspon
Notary Public, County of Wayne, Acting in Wayne County.
State of MI
My commission expires 4-22-2020

This instrument drafted by and after recording return to: Subordination Dept., 635 Woodward Avenue, Detroit, MI 48226

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 121903002029, 1219-03-002-029

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

PARCEL 1:

A parcel of land located in the Southwest 1/4 of the Southwest 1/4 of Section 3, Township 12 North, Range 19 East, M.D.B. & M., Carson Valley, Douglas County, State of Nevada, described as follows:

Commencing at the Southwest corner of said Section 3, proceed North 89° 57' 00" East, 1,002.23 feet, along the Section Line, which is also the center line of a public road, to a point; thence North 0° 10' 19" West 310.00 feet, along the Westerly boundary of the Tom Andrews property to a point; thence South 89° 57' 00" West 240.00 feet to the Southwest corner of the Maple Property, which is the TRUE POINT OF BEGINNING; thence North 21° 15' 19" East, 258.55 feet along the Westerly side of the Maple property, to the Northeast corner of the parcel; thence Northwesterly along the Westerly right of way of Sierra Shadows Drive around a curve to the right, having a radius of 325.00 feet, a central angle of 30° 33' 01" and a length of 173.29 feet, to a point; thence North 38° 11' 40" West 19.41 feet to a point; thence Westerly around a curve to the left having a radius of 13.75 feet, a central angle of 90 degrees, and a length of 21.60 feet to a point; thence South 13° 36' 00" West 371.01 feet to the Southwest corner of the parcel; thence North 89° 57' 00" East, 162.44 feet to the POINT OF BEGINNING.

PARCEL 2:

TOGETHER WITH an easement for ingress and egress over and across that certain portion of said land lying adjacent to the Northerly line of the herein-above described land, as conveyed to the general public, (more commonly known as Sierra Shadows Lane, (50 feet in width)), in instrument recorded October 21, 1969, in Book 70, Page 576, Document No. 46066, Official Records.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 225 Sierra Shadows Ln , Gardnerville, NV 89460