

DOUGLAS COUNTY, NV **2021-966194**
Rec:\$40.00
\$40.00 Pgs=2 **04/26/2021 12:22 PM**
FIRST CENTENNIAL - RENO (MAIN OFFICE)
KAREN ELLISON, RECORDER

WHEN RECORDED MAIL TO:
U.S. Bank PIN#: _____
4801 Frederica St.
Owensboro, KY 42301

Deed of Trust Subordination Agreement

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

Account Number: 4253
Geo-Parcel Number: 1318-15-311-002

This Agreement is made April 19, 2021, by and between U.S. Bank National Association ("Bank") and DIGNIFIED HOME LOANS, LLC ("Refinancer"). Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 10-28-2015, granted by CHRISTOPHER MCNAMARA, AN UNMARRIED MAN ("Borrower"), and recorded in the office of DOUGLAS County, Nevada, as Document 2015-871980, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated April 22, 2021, granted by the Borrower, and recorded in the same office on *, 20*, as *, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

*Recording currently herewith

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$548,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: See Attached Legal
Property Address: 466 KENT WAY, ZEPHYR COVE, NEVADA 89448

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association

By: Derek Dever AVP
Derek Dever AVP

Caley Hall
Caley Hall, Witness
Ciera Williams
Ciera Williams, Witness

STATE OF Kentucky
COUNTY OF Daviess

The foregoing instrument was acknowledged before me April 19, 2021, by

Derek Dever, AVP U.S. Bank National Association, a national banking association, on behalf of the association.

Elliott Johnson
Prepared by: Elliott Johnson

Daren Scott Tindle
Daren Scott Tindle, Notary Public
My Commission Expires on 11/16/2024

U.S. Bank
Airpark Servicing Center
4801 Frederica Street, Owensboro, KY 42301
(270)-686-5476

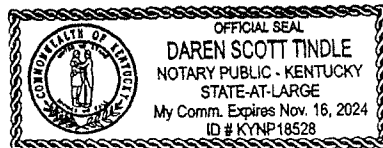


EXHIBIT "A"
LEGAL DESCRIPTION

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Lot 4 in Block B as shown on the map entitled Round Hill Village Unit No. 3, filed for record in the office of the County Recorder of Douglas County, State of Nevada on November 24, 1965 as Document No. 30185.

APN: 1318-15-311-002

