

53303  
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No. 548581  
AT THE REQUEST OF:  
LATAH COUNTY TITLE CO  
DATE & HOUR:

12-29-11 2:34pm  
SUSAN PETERSEN  
LATAH COUNTY RECORDER

Fee \$ 16.00 BY C. Johns  
Deputy

This instrument was prepared by:  
Green Tree Servicing LLC

When Recorded return to:  
Green Tree Servicing LLC  
Mortgage Amendments Department  
7360 South Kyrene Road T316  
Tempe, AZ 85283

### SUBORDINATION OF DEED OF TRUST

Acct# 89870522

MERS Phone 1-888-679-6377  
MIN# 100133700023214821

**Subordination Agreement is null and void if: Not recorded within 90 days of acknowledgment date, corrections or changes are made or provisions defined herein are not met.**

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Countrywide Bank, FSB, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a Deed of Trust in the amount of \$55,000.00 dated July 17, 2007 and recorded July 27, 2007, as Instrument No. 515985, Book N/A, Page N/A, hereinafter referred to as "Existing Deed of Trust", on the following described property,

#### Property Description:

The land referred to in this policy is situated in the State of ID, County of LATAH, City of TROY and described as follows:

The land referred to in this policy is situated in the State of Idaho, County of Latah and is described as follows:

A parcel of land located in the NE1/4SW1/4 of Section 19, Township 39 North, Range 3 West, B.M., being more particularly described as follows:

Beginning at the Northwest corner of the NW1/4SW1/4 of said Section 19; thence S. 88 deg 31' 13" E. 1246.96 feet to the true point of beginning; thence S. 88 deg 50' 16" E. 63.32 feet to the intersection with existing Highway right-of-way line; thence S. 14 deg 12' 18" E. 25.16 feet along said right-of-way line to existing Highway right-of-way curve (said curve having a radius = 1512.4 feet, central angle = 17 deg 43' 31", and Long Chord = 466.03 feet); thence along said curve to the left 467.88 feet; thence S. 56 deg 30' 26" E. 122.36 feet along said right-of-way line; thence S. 42 deg 19' 00" E. 311.96 feet along said right-of-way; thence S. 48 deg 04' 22" W. 157.07 feet; thence N. 8 deg 47' 22" W. 546.31 feet; thence N. 01 deg 33' 37" E. 749.41 feet to the true point of beginning.

Property Address: 1691 Highway 99, Troy ID 83871

WHEREAS, Bank of America, N.A., is the investor, hereinafter referred to as "Investor", for the note that is secured by the Existing Deed of Trust;

WHEREAS, Vikki Avara Snider, and David Snider, Wife and Husband, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

MERS Subordination - DOT

WHEREAS, it is necessary that the new lien to Bank of America, N.A., its successors and/or assigns, which secures a note in the amount not to exceed Two Hundred Eighty Three Thousand Three Hundred Dollars and 00/100 (\$283,300.00), hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question,

Said Deed of Trust Recorded under Recorder's Fee No. 548580.  
 WHEREAS, MERS and the Investor are willing to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust with the condition that there are no funds from the closing disbursed to the Owners;

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Investor hereby subordinate the lien of the Existing Deed of Trust to the Lien of the New Deed of Trust conditioned upon the above-referenced provisions, so that the New Deed of Trust will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Deed of Trust.

Mortgage Electronic Registration Systems, Inc.

*Robin D. Bryant*  
 Robin D. Bryant, Assistant Secretary

Witness 1

*Tricia Reynolds*  
 Tricia Reynolds

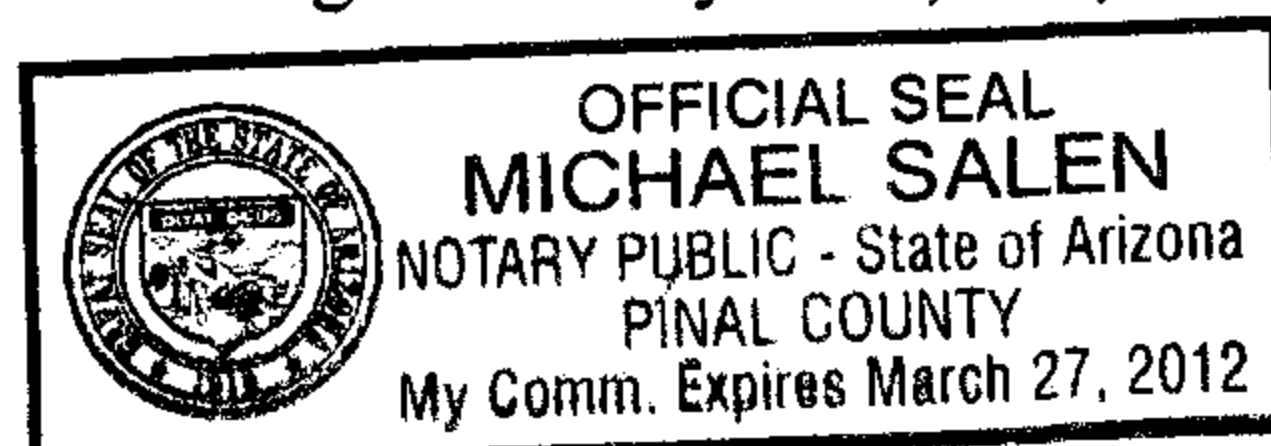
Witness 2

*Erin Nelson*  
 Erin Nelson

STATE OF ARIZONA

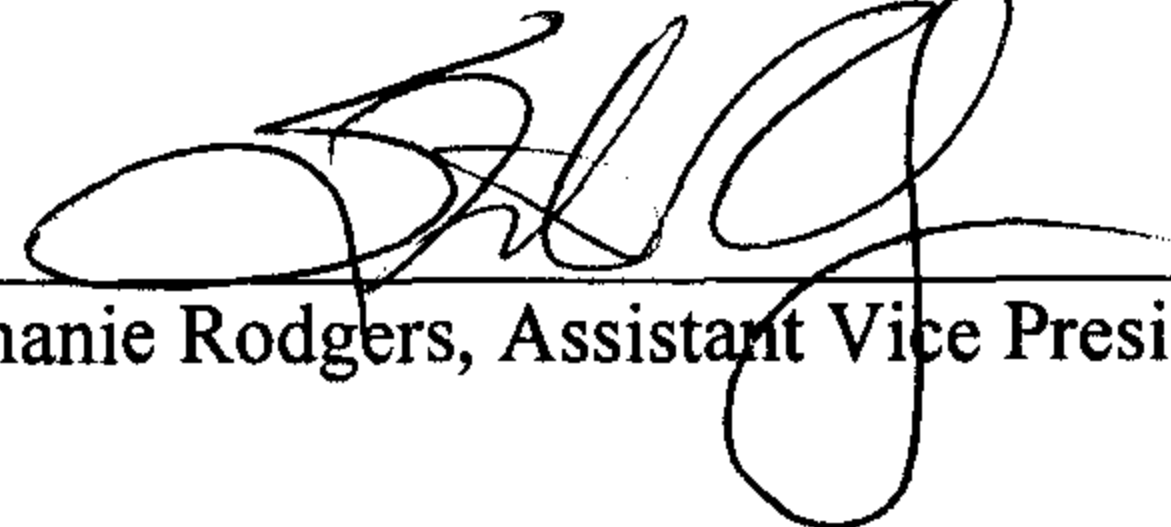
COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 11/28/11 by Robin D. Bryant, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.



*Michael Salen*  
 Michael Salen, Notary Public  
 Commission Number 203557

Bank of America, National Association  
By Green Tree Servicing LLC, Its Attorney-in-Fact

  
Stephanie Rodgers, Assistant Vice President

  
Witness 1 Tricia Reynolds

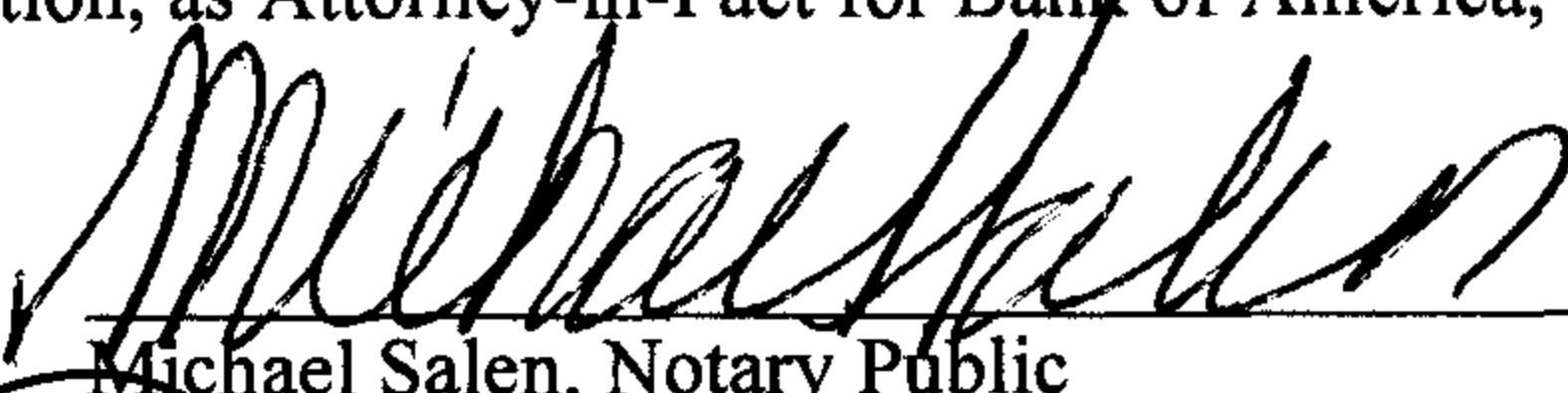
  
Witness 2 Erin Nelson

STATE OF ARIZONA

COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 11/18/11 by Stephanie Rodgers, Assistant Vice President of Green Tree Servicing LLC, a Delaware corporation, as Attorney-in-Fact for Bank of America, National Association, on behalf of the corporation.



  
Michael Salen, Notary Public  
Commission Number 203557