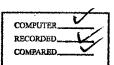
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FILED NO. 3626
BOOK 2003 PAGE 3626

2003 JON 23 PM 2: 02

MICKLUTSLER RECORDER MADISON COUNTY, 10WA

REC \$ 1500 AUD \$ R.M.F. \$ 100



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Bank of America.	1111 5X
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00-14-6299TEMW 02-2002

Real Estate Subordination Agreement (Bank of America to Bank of America)

This instrument was prepared by and after recording returned to: Bank of America FL9-700-04-04 9000 Southside Blvd Jacksonville, FL 32256 877-227-7070 , by Bank of This Real Estate Subordination Agreement ("Agreement") is executed as of _June 16, 2003 America, N.A., having an address of 901 S. George Washington Blvd, Wichita, KS 67211 ("Subordinator"), in favor of Bank of America, N.A., having an address for notice purposes of 9000 Southside Blvd ("Bank of America, N.A.") Jacksonville, FL 32256 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 January 9, 2003 executed by Richard A. Conoan and Denise M. Conoan , and if applicable, Document Number Page and which is recorded in Volume/Book County, Iowa , of the land records of Madison 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, Bank of America has been requested to make a loan, line of credit or other financial accommodation to Richard A. Conoan and Denise M. Conoan (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 Bank of America in the maximum principal face amount of \$ 26,000.00 (the "Principal Amount") [For North Carolina only - bearing interest and payable as therein provided at the months], including provisions for .% for a period not to exceed acceleration and payment of collection costs (the "Obligation"); the Junior Lien and the Obligation to contain such other terms and provisions as Bank of America and Borrower shall determine; and

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Bank of America, N.A.

Now, Therefore, for valuable consideration, Subordinator hereby subordinates the Senior Lien to Bank of America's Junior Lien, subject to the terms of this Agreement. The Subordinator's Senior Lien is subordinated to Bank of America's Junior Lien only to the extent of the Principal Amount of the Obligation 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 Bank of America'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 Bank of America regardless of the frequency or manner of renewal, extension, consolidation or modification of the Junior Lien or the Obligation.

This Agreement shall insure to the benefit of the Subordinator and Bank of America 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.

By: Walled Word 6/1	6 2003 Jane Ronk	
Its: Date	Witness	
The following states must have Trustee sign Subordination Agreement: AZ, DC, NC, NV and VA.		
The trustee(s), if any, named in the Senior Lien effectuate the provisions hereof.	join(s) in the execution of this Agreement to evidence consent and to	
Witness(es):	Trustee Name:	
Witness Signature	Signature	
Typed or Printed Name	Typed or Printed Name	
Witness Signature	Signature	
Typed or Printed Name	Typed or Printed Name	

Trustee Acknowledgment:	
State/Commonwealth/District ofCounty/City of	
On this the day of ,	, before me,
the undersigned officer, personally appeared	, before me,, who acknowledged, and, being authorized so to do,
him/herself to be the	of , and
that (s)he, as such	, being authorized so to do, erein contained, by signing the name of the corporation by
	tee. In witness whereof I hereunto set my hand and official seal.
as trust	see. In winiess whereof r herealite see my haile and official seas.
Notary Seal	
	Commission Date:
Bank of America Acknowledgment:	
State/Commonwealth/District of Kansas County/City of Sedqwick	
County/City of Sedqwick	
On this the 16th day of June,	, who acknowledged of Bank of America, N.A., and being authorized so to do
the undersigned officer, personally appeared Made	we ber , who acknowledged
him/herself to be the asst. Vice presiden	of Bank of America, N.A., and
that (s)he, as such G55+. Vice preside	erein contained, by signing the name of the corporation by
him/herself as asst vice president. In w	itness whereof I hereunto set my hand and official seal.
	h D'L. IL
JODI GOFF	Signature of Person Taking Acknowledgment
Notary Seal Notary Public Store of Kansas My Applies 22506	
- My Ap, 10 22500	Commission Date: 2-25-06
	(Do not write below this line. This space is reserved for recording.)
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