BY SKANARIA CO. TIME This Space Reserved For Recorder's Use: Jul 19 | 1 o4 PH 195 Octavny AUDITOR Filed for Record at Request of First American Title AFTER RECORDING MAIL TO: U.S. Small Business Administration Name 2719 K. Air Fresno Drive, Suite 107 Fresno CA 93727 Address Loan Number: 4223283008 City, Su BOOK 151 PAGE 225 122831 Subordination Agreement NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT. The undersigned subordinator and owner agrees as follows: Small Business Administration, an agency of the government of the United State referred to herein as "subordinator", is the owner and holder of a mortgage dated "__June_____01__, 1991. which of Mortgages, page under auditor's is recorded in volume _ file No __113833_ <u>SKAHANIA</u> records of 2. First Indépendent Bank referred to herein as "lender", is the owner and holder of a mortgage dated by John Nyberg, a single man , under auditor's file (which is recorded in volume. of Mortgages, page. No. County) (which is to be recorded concurrently receids of who took title as John Nyberg and Amy Nyberg and by berewith). John F. Nyberg, a single man quitclaim deed from Amy Nyberg referred to herein as "owner", is the owner of all the real property described in the mortgage identified above in Paragraph In consideration of benefits to "subordinator" from "owner", receipt and sufficiency of which is hereby acknowledged, and to induce "leader" to advance funds under its mortgage and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of his mortgage identified in Paragraph 1 above to the lien of "lender's". mortgage, identified in Paragraph 2 above, and all advances or charges made or accruing thereunder, including any ion or renewal thereof. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" mortgage, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" is no obligation to "subordinator" to advance my fixeds under its mortgage or see to the application of "lender's" mortgage funds, and any application or use of such funds for purposes other than those provided for in such mortgage, note or agreements shall not defeat the subordination herein made in whole or in part. It is understood by the parties hereto that "lender" would not make the loan secured by the mortgage in Paragraph 2 without this agreement. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lies or charge of the mortgage first above mentioned to the lies or charge of the mortgage in favor of "lender" above referred to and shall supercade and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the mortgage first above mentioned, which provide for the subordination of the lien or charge thereof to a mortgage or mortgages to be thereafter executed. 8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement. Where the word "mortgage" appears herein it shall be considered as "deed of trust", and gender and number of proncums considered to conform to undersigned. NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO. authorized signor

Wayne Polvado, Supervisory Loan Specialist

Small Business Adminstration

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IFORNIA ALL-PURPOSE ACKNOWLEDGMENT BOOK 151 PAGE 226 State of __CALIFORNIA County of _____ FRESNO 6 29 95 before me, MARY E. BAIRD (NOTARY PUBLIC) NAME, TITLE OF OFFICER - E.G. JAME DOE, NOTARY PUBLIC personally known to me - OR - I 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 ne/she/they executed the same in his/her/their authorized MARY E. BARD OMM. #100139 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. WITNESS my hand and official seal. Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent restlachment of this form. CAPACITY CLAIMED BY SIGNER **DESCRIPTION OF ATTACHED DOCUMENT** INDIVIDUAL CORPORATE OFFICER LIMITED PARTNER(S) GENERAL ATTORNEY-IN-FACT NUMBER OF PAGES TRUSTEE(S) **GUARDIAN/CONSERVATOR** J OTHER: DATE OF DOCUMENT SIGNER IS REPRESENTING:

SIGNER(S) OTHER THAN NAMED ABOVE