CONSENT AND SUBORDINATION AGREEMENT

WHEREAS, DEPARTMENT OF VETERANS' AFFAIRS hereinafter called the "CREDITOR", has an interest in or lien upon the real property hereinafter described by virtue of a Mortgage dated the 16 day of November, 1977, in Book November, 1977, and recorded the 16 day of November, 1977, in Book M-77, Page 22332, Mortage Records of Klamath County, State of Oregon, and which interest or lien covers the following described real property situated in the County of Klamath, State of Oregon, to-wit:

Township 38 South, Range 11 East Section 24; SW1/4NW1/4

WHEREAS, Kenneth S. Cooney and Maria Cooney, his wife hereinafter called the "GRANTOR", has conveyed to the United States of America, hereinafter called the "GRANTEE", an easement for right-of-way purposes over and across said real property by virtue of instrument dated the 9 day of July, 1986.

NOW, THEREFORE, the creditor consents to the above mentioned conveyance from the grantor to the grantee and subordinates its interest in or lien upon the real property hereinbefore described to the rights of the grantee in and to said real property by virtue of the above mentioned instrument.

IN WITNESS WHEREOF, the creditor has caused this instrument to be executed this 90 day of Other, 1986.

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