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THIS AGREEMENT, Made and entered into this 5th day of by and between First Interstate Bank of Oregon, N.A. hereinafter called the first party, and Klamath First Federal Savings and Loan Association

On or about May 9, ...., 19.89, Michael O'Hair and Sandra Mozelle O'Hair , being the owner of the following described property in Klamath County, Oregon, to-wit:

Lots 22, 23 and 24 in Block 21 of Mountain View Addition to the City of Klamath Falls, according to the official plat thereof City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County,

ACCREEMENT MOTTANTEROUSE

executed and delivered to the first party his certain. Advanceline Deed of Trust

KCT K-41482

(herein called the first party's lien) on said described property to secure the sum of \$ .20,000.00, which lien was -Recorded on May 11, 19.89 in the County Records of Klamath County, this trans. 8 o

Oregon, in bank/rest/volume No. M89 at page 8091 thereof exessatorement/tes/file/instananan/ minocidan Noxxxxxxxxx (indicate which); 

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Reference to the document so recorded or filed hereby is made. The first party has never sold or assigned his said lien Acterence to the document so recorded or med nereby is made. The first party has never sold or assigned his said nem and at all times since the date thereof has been and now is the owner and holder thereof and the debt thereby secured. The second party is about to loan the sum of \$ 1.00,000.00 to the present owner of the property above

described, with interest thereon at a rate not exceeding 9.00 % per annum said loan to be secured by the said present owner's Deed of ITILIST mile not exceeding 9.00 % per annum said loan to be secured by the said (State notive of lien to be given, whether mortgage, trust deed, contract, security agreement or otherwise) thereinafter called the second party's lien) upon said property and to be repaid within not more than 15

To induce the second party to make the loan last mentioned, the first party heretofore has agreed and consented to subordinate first party's said lien to the lien about to be taken by the second party as above set forth. trom its date. NOW, THEREFORE, for value received and for the purpose of inducing the second party to make the loan

aforesaid, the first party, for himself, his personal representatives (or successors) and assigns, hereby covenants, aroresard, the first party, for nimself, his personal representatives (or successors) and assigns, hereby covenants, consents and agrees to and with the second party, his personal representatives (or successors) and assigns, that the condition of the lieu of said first party's lien on said described property is and shall always be subject and subordinate to the lien about to said first party's tien on said described property is and shall always be subject and subordinate to the tien about to be delivered to the second party, as aforesaid, and that second party's said lien in all respects shall be first, prior and superior to that of the first party, provided always however, that if second party's said lien is not dilly filed or ne delivered to the second party, as aloresaid, and that second party's said hen in all respects shall be first, prior and superior to that of the first party; provided always, however, that if second party's said lien is not duly filed or recorded or an appropriate financing statement thereon duly filed within days after the date hereof, this subordination agreement shall be null and void and of no force or effect.

It is expressly understood and agreed that nothing herein contained shall be construed to change, alter or impair the first party's said lien, except as hereinabove expressly set forth.

In construing this subordination agreement and where the context so requires, the singular includes the plural; In construing this subordination agreement and where the context so requires, the singular includes the plural; the masculine includes the feminine and the neuter, and all grammatical changes shall be supplied to cause this

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its board of directors, all on this, the day and year first above written.

First Interstate Bank of Oregon, N.A.

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J. Dennis Roach	NAME OF CORPORATE	OFFICE OR AGENT, PARTNER, TRUSTEE, ETC.
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