

'03 AUG 27 AM 10:38

State of Oregon, County of Klamath  
 Recorded 08/27/2003 10:38a m  
 Vol M03 Pg 63070-71  
 Linda Smith, County Clerk  
 Fee \$ 26.00 # of Pgs 2  
30 opa

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 Santa Ana, CA. 92705  
 800-756-3524 ext. 5011

98720

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## Deed Of Trust Subordination Agreement

Account No. 510045230

Drafted By: SJ

This Agreement is made this 28th day of July, 2003, by and between U.S. Bank National Association ND ("Bank") and Wells Fargo Home Mortgage, Incorporated ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated March 8, 2002, granted by Martin H. Anderson, Tisha E. Anderson ("Borrower"), and recorded in the office of the County Recorder, Klamath County, Oregon, on April 17, 2002, as Document No. Volume M02, Page 22485, encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated 5-2, 2003, granted by the Borrower, and recorded in the same office on as M03-29062, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Deed of Trust, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Deed of Trust on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Deed of Trust on the Property, to the full extent of all sums from time to time secured by the Senior Deed of Trust; provided, however, that the total indebtedness secured by the Senior Deed of Trust does not exceed \$72,155.00, exclusive of interest thereon; amounts advanced to protect the lien and priority of the Senior Deed of Trust, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

## Legal Description:

Lot 8 in Block 13 of First Addition to River Pine Estates, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Property Address 148845 Snuffy Dr., La Pine, OR 97739-9109

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

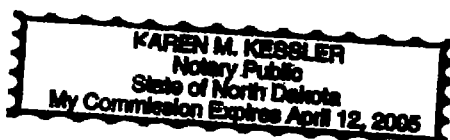
Bank Name: U.S. Bank National Association ND

No Corporate Seal

Sherri J. Bernard  
 By: Sherri J. Bernard  
 Title: Operations Officer

STATE OF North DakotaCOUNTY OF Cass

The foregoing instrument was acknowledged before me this 28th day of July, 2003, by (name) Sherri J. Bernard, the (title) Operations Officer of (bank name) U.S. Bank National Association ND, a national banking association, on behalf of the association.



Karen M. Kessler  
 Notary Public KAREN M. KESSLER

26  
5 opa  
 31-

**63071**

**Exhibit "A"**

**Loan Number :**

**Borrower : MARTIN H ANDERSON And TISHA  
E ANDERSON**

**LOT 8 IN BLOCK 13 OF FIRST ADDITION TO RIVER PINE ESTATES, ACCORDING TO THE  
OFFICIAL PLAT THEROF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH  
COUNTY, OREGON  
132476**