

WTC-61366

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Return to
Fidelity Residential Solutions
808 Travis, Suite 1520
Houston, TX 77002

Subordination Prepared by:
Harriett Fry of
Fidelity National Title
808 Travis Street, Suite 1520
Houston, TX 77002
713/220-5284 OFF
713/229-8309 FAX

Space Above This Line is for Recording Data

AGREEMENT TO SUBORDINATE MORTGAGE/DEED OF TRUST

FOR CONSIDERATION PAID AVISTA CORPORATION, MORTGAGEE, UNDER THAT CERTAIN TRUST MORTGAGE EXECUTED BY MATTHEW R. BALKWILL AND KAREN L. BALKWILL, MORTGAGORS, DATED JANUARY 7, 2002 RECORDED FEBRUARY 20, 2002 IN THE OFFICE OF KLAMATH COUNTY, OREGON, VOLUME: M02, PAGE 9955 MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, MORTGAGING THE REAL ESTATE DESCRIBED WITH:

ADDRESS:

936 Buena Vista Street, Klamath Falls, OR 97601

State of Oregon, County of Klamath
Recorded 09/12/03 3:45 p. m
Vol M03 Pg 68264-66
Linda Smith, County Clerk
Fee \$ 3.00 # of Pgs 3

SECURING A NOTE IN THE PRINCIPAL SUM OF \$ AGREES THAT THE LIEN OF SAID MORTGAGE SHALL BE AND HEREBY IS SUBORDINATED AND MADE SECOND AND INFERIOR WITH RESPECT TO THE PROPERTY THEREIN DESCRIBED, TO THE LIEN OF THAT CERTAIN MORTGAGE TO BE ENTERED INTO BY MORTGAGOR, IN FAVOR OF PRINCIPAL RESIDENTIAL MORTGAGE SECURING A NOTE IN THE PRINCIPAL SUM OF \$ 115,750.00 DATED 8/29/03 IN RECORDING NUMBER M03-68249. THE EXPIRATION FOR THIS AGREEMENT SHALL BE UNTIL INFERIOR LIEN IS PAID IN FULL.

IT IS UNDERSTOOD THAT AVISTA CORPORATION IN SUBORDINATING OUR INTEREST IN REAL ESTATE DESCRIBED IN THE MORTGAGE ABOVE DESCRIBED, AND REFERRED TO, SHALL IN NO WAY BE CONSTRUED AS SUBORDINATING OUR INTEREST TO ANY OTHER OBLIGATION THAT MORTGAGOR MAY HAVE OR SUBSEQUENTLY HAVE WITH PRINCIPAL RESIDENTIAL MORTGAGE. BENEFICIARY SHALL NOTIFY AVISTA CORPORATION AT LEAST TEN (10) DAYS PRIOR TO FORECLOSURE ON THE LIEN SECURING BENEFICIARY'S NOTE

EXECUTED THIS 29th DAY OF AUGUST, 2003

31-1

AVISTA CORPORATION

By: RR Hanson
ITS: asst Controller

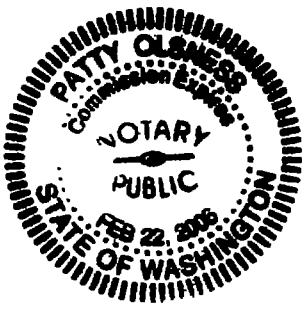
STATE OF Washington §
COUNTY OF Spokane §

ACKNOWLEDGMENT

BEFORE ME, Patty Olsness A NOTARY PUBLIC, ON THIS DAY PERSONALLY
APPEARED R.R. Hanson OF AVISTA CORPORATION KNOWN TO ME TO BE
THE PERSON WHOSE NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT AND
ACKNOWLEDGED TO ME THAT HE EXECUTED THE SAME FOR THE PURPOSES AND
CONSIDERATION THEREIN EXPRESS.

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS 19th DAY OF August, 2003.

Patty Olsness
NOTARY PUBLIC



BORROWER'S ACKNOWLEDGEMENT TO SUBORDINATE

Matthew R. Balkwill
 MATTHEW R. BALKWILL

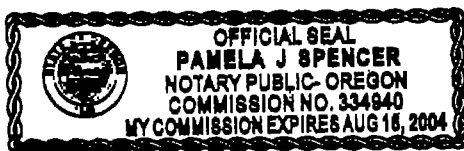
Karen L. Balkwill
 KAREN L. BALKWILL

ACKNOWLEDGMENT

STATE OF *OR*
 COUNTY OF *Clatsop*

BEFORE ME, *Pamela J. Spencer* A NOTARY PUBLIC, ON THIS DAY PERSONALLY
 APPEARED *Matthew R. Balkwill & Karen L. Balkwill*
 KNOWN TO ME TO BE THE PERSON(S) WHOSE NAME(S) IS SUBSCRIBED TO THE FOREGOING
 INSTRUMENT AND ACKNOWLEDGED TO ME THAT HE/SHE *THEY* EXECUTED THE SAME FOR THE
 PURPOSES AND CONSIDERATION THEREIN EXPRESS.

GIVEN UNDER MY HAND AND SEAL OF OFFICE THIS *29th* DAY OF AUGUST, 2003



Pamela J. Spencer
 NOTARY PUBLIC