

WHEN RECORDED MAIL TO:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558

NTC-64480TM

Vol M04 Page 18018

Attn: Consumer Lending Document Control

SUBORDINATION OF LIEN

Date: March 16, 2004

State of Oregon, County of Klamath
Recorded 03/31/2004 11:14 AM
Vol M04 Pg 18018-19
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: September 12, 2003

Grantor(s): JoAnne M. McClurg and Roger W. McClurg

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated September 12, 2003, in the original principal amount of \$30,000.00.

Recording Information: Deed of Trust dated September 12, 2003, recorded on September 30, 2003 at Klamath County, State of Oregon in Book M03, Page 72588, which mortgage is a lien upon the said premises located at 4609 Alpine Drive, Klamath Falls, OR 97603.

Superior Lien:

Date: March 26, 2004

Borrower(s): JoAnne M. McClurg and Roger W. McClurg

Lender: USAA Federal Savings Bank

Note Secured by Superior Lien: Note dated March 26, 2004 with a loan amount not to exceed \$57,000.00

Property Address: 4609 Alpine Drive, Klamath Falls, OR 97603

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18019

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

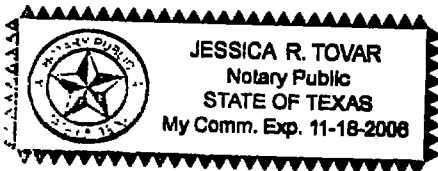
For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

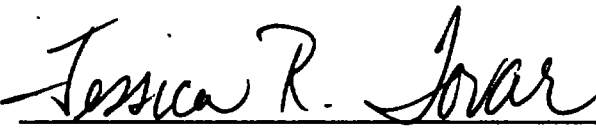
USAA Federal Savings Bank


By: **Diane P. Peña**
Consumer Lending Officer

STATE OF TEXAS §
 §
COUNTY OF BEXAR §

On 3-16-04, before me, the undersigned appeared **Diane P. Peña, Consumer Lending Officer**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.




Jessica R. Tovar
Notary Public
State of Texas
My Commission Expires: 11-18-2006