

**M06-10864**

Klamath County, Oregon

05/30/2006 02:08:44 PM

Pages 2 Fee: \$26.00

*ATE 63305*

WHEN RECORDED MAIL TO  
U.S. Bank National Association  
Retail Service Center  
4325 17th Ave. SW  
Fargo, ND 58108-2687

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE

**Deed Of Trust Subordination Agreement**

Account No. 510705653

This Agreement is made this 17 day of May, 2006, by and between US Bank, National Association ("Bank") and Home Loan Center, Inc. DBA Lending Tree Loans ("Refinancer").

Bank is the beneficiary under a deed of trust (the "Junior Deed of Trust") dated 15th day of April, 2004, granted by Glen A Johnson and Stacy M Johnson ("Borrower"), and recorded in the office of the County Recorder, Klamath County, Oregon, on Book M-04, Page 39133, as Document , encumbering the real property described therein (collectively, the "Property"). Refinancer is the beneficiary under a deed of trust (the "Senior Deed of Trust") dated MAY 22, 2006, granted by the Borrower, and recorded in the same office on MAY 30, 2006, as M06-10863, 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 \$ 159,000.00, 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, BLOCK 16, FIRST ADDITION TO KLAMATH RIVER ACRES, IN THE COUNTY OF  
KLAMATH, STATE OF OREGON. SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON.  
Property Address 17210 RIVEREDGE ROAD KENO OR 97627

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

Bank Name: US Bank, National Association

Ann K. Gurno

By: Ann K Gurno

Title: Loan Operations Officer

STATE OF Wisconsin )

COUNTY OF Winnebago )

The foregoing instrument was acknowledged before me this 17 day of May, 2006, by (name) Ann K Gurno, the (title)  
Loan Operations Officer of US Bank, National Association , a national banking association, on behalf of the  
association.

Christine S. Roehl

Christine S Roehl, Notary Public

My Commission Expires: 2/08/09

Janet Korth

Prepared by: Janet Korth