


When recorded return to:
First American Title Insurance Co.,
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
ATTN: NATIONAL RECORDINGS

 RISING
13954945

OR

FIRST AMERICAN LENDERS ADVANTAGE
SUBORDINATION AGREEMENT



2008-001618
Klamath County, Oregon


00039746200800016180030031

02/07/2008 09:29:49 AM

Fee: \$31.00

~~Return to:~~
Title Source, Inc.
1450 W. Long Lake Road
Suite 400
Troy, MI 48098
888-TITLE55

SUBORDINATION AGREEMENT

Klamath 3

Loan No: 3215094676

2813611

This Agreement is made this 01/16/2008, 2008 by and between **Quicken Loans Inc.**, whose address is 20555 Victor Parkway, Livonia, Michigan 48152, **Mortgage Electronic Registration Systems, Inc.**, ("MERS") as nominee for **Quicken Loans Inc.**, whose address is P.O. Box 2026, Flint, Michigan 48501, (collectively referred to as "Quicken Loans") and **SOFCU, Community Credit Union**, whose address is 1551 HARBECK ROAD, GRANTS PASS, OR 97527 (the "Lienholder").

R# 2819600

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$40,000.00, executed by **Keith D. Rising and Denise J. Rising** (the "Borrowers"), to **Amerititle**, Trustee for the benefit of **SOFCU, Community Credit Union**, dated June 22, 2007 and recorded on June 27, 2007 in Book 2007 and Page 11540, in the records of Klamath County ("Lienholder's Lien"), covering the property commonly known as 6324 Altadena Drive, Klamath Falls, OR 97603 (the "Property") and legally described as:

Situated in the County of Klamath, State of Oregon:

The land referred to in this policy is situated in the **STATE OF OREGON, COUNTY OF KLAMATH, CITY OF KLAMATH FALLS**, and described as follows:

LOT 3 IN BLOCK 20 OF TRACT 1127, NINTH ADDITION TO SUNSET VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY OF OREGON.

Tax ID No.: R-565917

WHEREAS, Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$232,500.00 and dated on or about 01-24-, 2008 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

WHEREAS Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

WHEREAS Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Witnesses:

One A

Printed Name MEUSSA COLAS

Margaret E. Burtons

Printed Name Margaret E. Burtons

Lienholder: SOFECU, Community Credit Union

By: KATHY GIBSON

Its: REAL ESTATE LENDING MANAGER

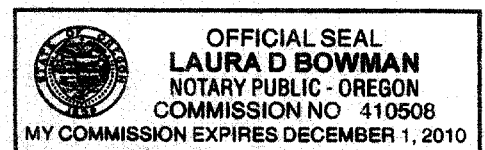
STATE OF Oregon

SS

COUNTY OF Josephine

On Jan 16, 2008 before me, LAURA BOWMAN, personally appeared KATHY GIBSON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Laura D Bowman
Notary Public, County of Josephine Acting in Josephine County.
State of Oregon
My commission expires 12/01/2010.



Witnesses:

Jeremy Fletcher

Printed Name Jeremy Fletcher

Georgette C McElendon

Printed Name Georgette C McElendon

Lasundres Davis
Quicken Loans Inc. and Mortgage Electronic
Registration Systems, Inc., as nominee for
Quicken Loans Inc.
By: Lasundres Davis
Quicken Loans, MERS, Assistant Secretary

STATE OF MICHIGAN)

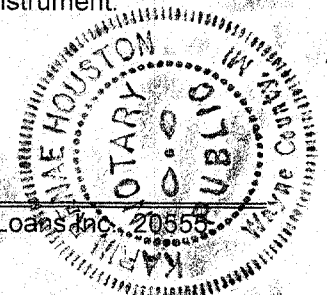
SS

COUNTY OF WAYNE)

On January 17, 2008 before me, Karin Renee Houston, personally appeared Lasundres Davis, Quicken Loans, MERS, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Karin Renee Houston
Notary Public, County of Wayne, Acting in Wayne County.
State of Michigan
My commission expires 9/30/2013.

This instrument drafted by and after recording returns to: Operations Dept., Quicken Loans Inc., 20553
Victor Parkway, Livonia, Michigan 48152 Christy Hollaway



ALTA Commitment ORDER NO: **5224164**
ASP

FILE NO: 35820828
LENDER REF: 3215094676

LEGAL DESCRIPTION

The land referred to in this policy is situated in the **STATE OF OREGON, COUNTY OF KLAMATH, CITY OF KLAMATH FALLS**, and described as follows:

LOT 3 IN BLOCK 20 OF TRACT 1127, NINTH ADDITION TO SUNSET VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY OF OREGON.

APN:R-565917