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

ATTENTION: EQMISC

2011-001234 Klamath County, Oregon

00006250201100012340020023

02/02/2011 03:36:14 PM

Fee: \$42.00

SUBORDINATION OF LIEN

Date: January 5, 2011

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: October 20, 2006

Grantor(s): Cindy A. Williams

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated October 20, 2006, in the original principal amount of \$30,000.00.

Recording Information: <u>Deed of Trust</u> dated October 20, 2006, recorded on November 14, 2006 at County of Klamath, State of Oregon in Instrument #M06-022783, which mortgage is a lien upon the said premises located at 42034 Longhorn Loop, Chiloquin, Oregon 97624.

Superior Lien:

Date: 12 , 2011

Borrower(s): V. John Urwiler and Cindy A. Williams

Lender: USAA Federal Savings Bank

Note Secured by Superior Lien: Note dated <u>JUMUJUZ</u>, 2011 with a loan amount not to exceed \$272,335.00

Property Address: 42034 Longhorn Loop, Chiloquin, Oregon 97624

FORM CODE: EQMISC

42Ans

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: Geneva Highsmith **Account Services Specialist**

STATE OF TEXAS

COUNTY OF BEXAR

On January 5, 2011, before me, the undersigned appeared Geneva Highsmith, Account Services Specialist, 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.

> Angela Garcia **Notary Public State of Texas**

My Commission Expires: 02-29-2012