

2011-001834

Klamath County, Oregon



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02/16/2011 08:37:48 AM

Fee: \$52.00

**RECORDING REQUESTED BY**  
Fidelity National Agency Solutions  
**When Recorded Return To:**

NAME Document Processing  
Solutions  
MAILING 590 W. Lambert Rd  
CITY, STATE Brea, Ca  
ZIP CODE 92821

*365444*

**Subordination Agreement**

**Consideration**

APN: R550987

See Full Legal on pg: 4

Grantor: M.E.R.S. As nominee for New Day Financial, LLC.

Grantee: Access National Mortgage

Trustee: \_\_\_\_\_

~~AT THE RECORDING, RETURN TO:~~

**HSBC**

Capture Center/Imaging  
2929 Walden Ave.  
Depew, NY 14043

CROSS REFERENCES:

Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_  
Access National Mortgage Senior Lender  
Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_

## SUBORDINATION AGREEMENT

WHEREAS the undersigned **Mortgage Electronic Registration Systems, Inc. as nominee for New Day Financial, LLC.** (the "Original Lender") is the holder of a certain **Deed of Trust** (the "Security Instrument") executed by **Danny R. Baker and Kathleen M. Baker**, dated **December 8, 2004**, to secure a note to Original Lender in the amount of **\$45,000.00**, said instrument encumbering certain property located at **4347 Onyx Avenue, City of Klamath Falls, County of Klamath, OR.** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the [Clerk of Superior Court, **County of Klamath, OR.**], on **March 7, 2005**, in **Deed Book M05, Page 14850.**; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **Access National Mortgage** and its successors and assigns (the "**Access National Mortgage Security Instrument**"), executed by **Danny R. Baker and Kathleen M. Baker**, dated 12/23/2014 [date], to secure a note to **Access National Mortgage** in the amount not to exceed **\$120,069.00**, said instrument also encumbering the Property; and

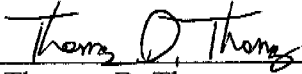
WHEREAS the **Access National Mortgage Security Instrument** was recorded by the [Clerk of Superior Court, **County of Klamath, OR.**], on \_\_\_\_\_ [date], in Deed Book \_\_\_\_\_, Page \_\_\_\_\_; and

WHEREAS Original Lender and **Access National Mortgage** desire to establish **Access National Mortgage's** position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Access National Mortgage Security Instrument**, but, shall not be subordinate to any future advances taken under the **Access National Mortgage Security Instrument**, except those corporate advances expressly permitted in the **Access National Mortgage Security Instrument**;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of **Access National Mortgage** under the **Access National Mortgage** Security Instrument, but, shall not be subordinate to any future advances taken under the **Access National Mortgage** Security Instrument, except those corporate advances expressly permitted in the **Access National Mortgage** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the [Senior Lender] Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale there under and shall apply with like force and effect to any renewal thereof.

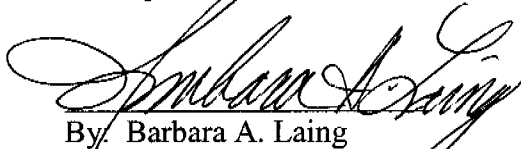
WITNESS the hand and seal of the undersigned, this 21 day of December, 2010.

**Mortgage Electronic Registration Systems, Inc. as nominee for New Day Financial, LLC.**



By: Thomas D. Thomas  
Its: VICE PRESIDENT Administrative Services Division

Signed, sealed and delivered  
in the presence of



By: Barbara A. Laing  
Its Assistant Secretary Administrative Services Division

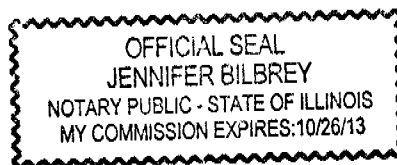
State of Illinois  
County of Cook

I, Jennifer Bilbrey, a Notary Public in and for the State of Illinois and County of Cook, do hereby certify that Thomas D. Thomas and Barbara A. Laing personally appeared before me this day and acknowledged that they are the Vice-President and Assistant Secretary of **Mortgage Electronic Registration Systems, Inc. as nominee for New Day Financial, LLC.**, a Corporation, and that they as Vice-President and Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the 21 day of December, 2010.

  
Notary Public ... Jennifer Bilbrey

My commission expires: 10/26/2013



Seal:

Real property in the City of Kalamath Falss, County of Klamath, State of Oregon, described as follows:

Lot 7 in Summers Lane Homes, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: R550987