

mtc 96009
Until a change is requested all tax
statements shall be sent to the following
address:

Citibank, N.A.
95 Methodist Hill Drive
Suite 100
Rochester, NY 14623

2013-002263

Klamath County, Oregon

03/01/2013 02:12:15 PM

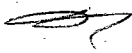
Fee: \$57.00

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

Tax Account Number:
3909-014BC-03900-000
True and Actual Consideration is:
\$ 100,501.00

Security Instrument Cover Sheet

Title(s) of Document:

~~DEED/OF TRUST~~ SUBORDINATION OF LIEN 

Date of Document:

February 7, 2013

Borrower(s):

ERNEST LEE KEADLE

Borrower Address:

4369 CARLON WAY
KLAMATH FALLS, OR 97603-8552

Lender:

Citibank, N.A.

Lender Address:

1000 Technology Drive
O'Fallon, MO 63368-2240

Trustee:

First American Title Company

Trustee Address:

Assignee:

Mortgage Electronic Registration Systems Inc. (MERS)

Assignee Address:

P.O. Box 2026
Flint, MI 48501-2026

52 AMT

Space Above This Line for Recorder's Use Only

Recording Request By:

And When Recorded Mail To: Recording Requested By & Return To:
Prepared by: Irene Graves Chicago Title ServiceLink Division
Citibank, N.A. 4000 Industrial Blvd
1008 Technology Dr, MS 321 Aliquippa, PA 15001 24809720
O'Fallon, MO 63368
866-795-4978

MERS MIN # 100192000000520045
MERS, Inc S.I.S. # 1-888-679-6377

Account # 2003198636

A.P.N: 3909-014BC-
03900-000

Order No: 24809720

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender Gateway Financial Services, and Lender's assigns, Citibank, N.A. whose address is

1901 E. Voorhees Street, Suite C, Danville, IL 61834 P. O. Box 2026, Flint, Michigan 48501-2026 and who is the holder of a mortgage dated September 14th, 2005, recorded September 15th, 2005, book M05, page 64370, As Instrument _____.

And herein referred to as "Existing Mortgage" in the amount of \$ 28,000.00.

TO RECORD CONCURRENTLY HEREWITH

WHEREAS, Ernest Lee Keadle and _____, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Citibank, N.A., its successor and/or assigns which secures a note in the amount not to exceed \$ 103,474.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems, Inc** has executed this subordination of lien this 29th day of January, 2013.

**Mortgage Electronic Registration Systems Inc., as nominee for,
Gateway Financial Services
its successors and assigns.**

BY: Becky Staton
Becky Staton, Assistant Secretary

BY: _____,
Witness

BY: _____,
Witness

STATE OF _____)
County of _____) Ss.

On this _____ day of _____, _____ before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

- Notary Public

STATE OF MISSOURI)
County of St. Charles) Ss.

On the 29th day of January, 2013 before me, the undersigned, a Notary Public in and for said County and State, personally appear Becky Staton, Assistant Secretary of **Mortgage Electronic Registration Systems, Inc**, known to me to be the person who executed the within Subordination of the Lien in behalf of said corporation and acknowledged to me that she executed the same for the purposes therein stated.

Lisa G. Evans
Lisa G. Evans - Notary Public

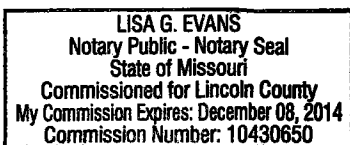


EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL 1

A portion of Lot 27, SUMMERS HEIGHTS, described as follows: Beginning at an iron pin on the southwest corner of Lot 28, SUMMERS HEIGHTS, Klamath County, Oregon and running thence: Westerly along Carlon Way 82.5 feet to an iron pin; thence Northerly and parallel to the West line of said Lot 28 a distance of 136.5 feet to an iron pin on the right of way line of U.S.R.S. Lateral A-3; thence Easterly along said right of way line of said Lateral to an iron pin at the northwest corner of Lot 28, SUMMERS HEIGHTS; thence Southerly along the West line of said Lot 28 a distance of 145.8 feet to the point of beginning.

PARCEL 2

Beginning at an iron pin on the Southwest corner of Lot 28, SUMMERS HEIGHTS, Klamath County Oregon, and running thence; Westerly along the North line of Carlon Way 82.5 feet to an iron pin, which is the true point of beginning of this description; thence continuing Westerly along the North line of Carlon Way a distance of 6 feet to a point; thence Northerly 136.5 feet to a point on the right of way line of U.S.R.S. Lateral A-3; thence Easterly along said right of way line of said Lateral a distance of 6 feet to an iron pin; thence Southerly and parallel with the West line of said Lot 28 a distance of 136.5 feet to the point of beginning.