

2013-003193

Klamath County, Oregon

03/26/2013 11:27:25 AM

Fee: \$52.00

mtc 95503

Space Above This Line for Recorder's Use Only

Recording Request By:

When recorded mail to:

LSI-OS Recording

Kay McClure

5039 Dudley Blvd

McClellan, CA 95652

(800) 964-3524

15304579

MERS MIN # 100011511233116509

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

Account # 1119743578

Property Address:

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender Valley Bank and Trust, 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 July 25th, 2007, recorded August 2nd, 2007, book 2007, page 013658, As Instrument . And herein referred to as "Existing Mortgage" in the amount of \$ 40,000.00.

WHEREAS, Joseph Edward Foreman and Jodi Ann Foreman, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to CitiBank, its successor and/or assigns which secures a note in the amount not to exceed \$ 119,033.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

2013-002969

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";

47AMT

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 7th day of February, 2013.

**Mortgage Electronic Registration Systems Inc., as nominee for,
Valley Bank and Trust
its successors and assigns.**

BY: Lorenzo Baylor
Lorenzo Baylor, Assistant Secretary

BY: Becky Stator
Becky Stator, Witness

BY: Donna Stator
Donna Stator, 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 7th day of February, 2013 before me, the undersigned, a Notary Public in and for said County and State, personally appear Lorenzo Baylor, 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.

Anita Ulmer
- Notary Public



EXHIBIT A

Legal Description

Lot 18 TRACT 1304, PLEASANT VISTA, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.