

mtc 910438  
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

2013-003266

Klamath County, Oregon

03/27/2013 03:02:43 PM

Fee: \$57.00

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

Tax Account Number: 98566

True and Actual Consideration is:  
\$ 35903.92

## Security Instrument Cover Sheet

Title(s) of Document:

Subordination

Date of Document:

March 8, 2013

Borrower(s):

MICHAEL A. ZALUNARDO AND SUSAN J. ZALUNARDO, AS TENANTS BY THE ENTIRETY

Borrower Address:

7792 MATNEY WAY  
KLAMATH FALLS, OR 97603-9732

Lender:

Citibank, N.A.

Lender Address:

1000 Technology Drive  
O'Fallon, MO 63368-2240

Trustee:

First American Title Company

Trustee Address:

Assignee:

Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001  
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:**

Prepared by: Amber Smith  
Citibank, N.A.  
1000 Technology Dr, MS 321  
O'Fallon, MO 63368  
866-795-4978

Subordinate Account # 5002545860

Property Address: 7792 MATNEY WAY , KLAMATH FALLS , OR 97603-9732

A.P.N: \_\_\_\_\_ Order No: 25183444 Escrow No: \_\_\_\_\_

**SUBORDINATION OF LIEN**

**WHEREAS**, the lender Citibank, N.A. is  
the lender whose address is 1000 Technology Drive, O'Fallon, MO, 63368, who is the  
holder of a mortgage dated March 17, 2005 recorded  
March 23, 2005, book M05, page 19110, As  
Instrument \_\_\_\_\_, and herein referred to as "Existing Mortgage" in the  
amount of \$ 35,903.92.

The said lien was modified to \$ \_\_\_\_\_, recorded \_\_\_\_\_  
\_\_\_\_\_, \_\_\_\_\_, book \_\_\_\_\_, page \_\_\_\_\_.

**WHEREAS**, Michael A. Zalunardo and  
Susan J. Zalunardo, as owners of said property desire to  
refinance the first lien of said property;

**RECORDED CONCURRENTLY HERewith**

**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  
\$ 175,568 hereinafter referred to as "New Mortgage", be a first lien on the  
premises in question;

**WHEREAS**, Citibank, N. A. (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, Citibank, N. A. 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**, Citibank N. A. has executed this subordination of lien this 26th day of February, 2013.

Citibank N. A.

BY: 

(Printed Name and Title) Natalie Ridalls Assistant Vice President

BY: \_\_\_\_\_

Witness (Printed Name)

BY: \_\_\_\_\_

Witness (Printed Name)

STATE OF Michigan

COUNTY OF Washtenaw

)

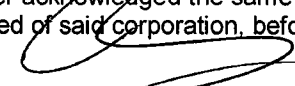
)

SS.: Ann Arbor

)

On this the 26th day of February, 2013, before me, the undersigned Notary Public, personally appeared Natalie Ridalls, Assistant Vice President of CITIBANK N.A., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the Assistant Vice President of CITIBANK N.A. and that such officer, being authorized to do so, executed the foregoing instrument in his/her capacity for the purpose contained therein, and who further acknowledged the same to be his/her free act and deed as such officer and the free act and deed of said corporation, before me.



  
Notary Public (Signed Name)

David Schneyer

Notary Public (Printed Name)

My Commission Expires: 12/26/2018

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

- A parcel of land situate in the NW1/4 SW1/4 of Section 19, Township 40 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Commencing at a point on the forty line 125 feet South of the corner common to the SW1/4 NW1/4, SE1/4 NW1/4, and NW1/4 SW1/4 and NE1/4 SW1/4 of Section 19; thence South 417.9 feet to a point on the forty line; thence West a distance of 208.7 feet to a point; thence North and parallel to said forty line a distance of 417.9 feet to the boundary of a transmission line easement; thence East a distance of 208.7 feet to the point of beginning.

TOGETHER WITH an easement for driveway 20 feet in width as granted in instrument dated October 17, 1975, recorded October 15, 1975 in Volume M75, page 12776, Microfilm Records of Klamath County, Oregon, described as follows:

The East 20 feet of the W1/2 NW1/4 of Section 19, and the East 20 feet of the North 125 feet of the NW1/4 SW1/4 of Section 19, all in Township 40 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon.