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

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

001123466863 Indexing Cover Sheet-OR VMP @ Bankers Systems™ Wolters Kluwer Financial Services © 2011 Citibank 3.2.67.03 V3 VMP368C(OR) (1112).00 Page 1 of 1

2013-003266

03/27/2013 03:02:43 PM

Fee: \$57.00

Klamath County, Oregon

52 AMT

Recording Request B	y:			
And When Recorded				1
Prepared by: Amber S	mith		T. B # 1	. "
Citibank, N.A.			S 7	7
1000 Technology Dr, M	1S 321		\sim	
O'Fallon, MO 63368			~ / ~	
866-795-4978		. +	4.0	
Cubardinata Assaunt III	5002545960	, , , , , ,	. 111	
Subordinate Account #	3002343600	 \		
Property Address: 7792	2 MATNEY WAY , KL	AMATH FALLS	s, OR 97603-9732	
APN.	Order No: 25	183444 F	scrow No:	l.
7 til 11 ti				
		L "	4	٦.
	SUBORDINA	TION OF LIEN	V .	
		_		98
WHEREAS, the lender		5 : O'E	u No 00000 bais	İS
		gy Drive, O'Fa	allon, MO, 63368, who is	ine
holder of a mortgage d March 23		le MOS	2005 recorded	۸۵
Instrument			, page 19110 to as "Existing Mortgage	
amount of \$ 35,903.92		erem referred	to as Existing Montgage	iii uic
amount of ψ <u>σσ,σσσ.σ</u> 2		7 6	1 7	
The said lien was mod	ified to \$, record	led	_
,, boo			<u> </u>	,
WHEREAS, Michael A	\. Zalunardo		_ and	
Susan J. Zalunardo		, as own	ers of said property de	sire to
refinance the first lier	n of said property;			
DECORDED CONTRIBUTE	NTLY HEREWITH			
WHEREAS, it is neces				

ē

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. ha 26th day of February	
Citibank N. A BY: (Printed Name and Utle) Natalie Ridalis	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	, <u>2013</u> , before me, the undersigned Notary
Public, personally appeared Natalie Ridalls Assistant Vice President of CITIBANK N.A who acknowledged himself/herself to be the Ass that such officer, being authorized to do so, exector the purpose contained therein, and who furth	., signer and sealer of the foregoing instrument, sistant Vice President of CITIBANK N.A. and cuted the foregoing instrument in his/her capacity er acknowledged the same to be his/her free act
and deed as such officer and the free act and de	Notary Public (Signed Name)
DAVID SCHNEYER Notary Public - Michigan Oakland County ly Commission Expires Dec 26, 2018 acting in the County of	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.

0096438