

157
2054659-
ALF

2013-005668

Klamath County, Oregon

05/20/2013 03:58:45 PM

Fee: \$47.00

Space Above This Line for Recorder's Use Only

Recording Request By

And When Recorded Mail To:

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

MERS MIN # 100393220060309520

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

Account # 113043006777000

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Capital One Home Loans, LLC, and Lender's assigns **Citibank NA** whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 P.O. Box 2026, Flint, MI 48501-2026 and holder of a mortgage dated _____, recorded 3/16/2006, book M06, page 04712, As Instrument _____. And herein referred to as "Existing Mortgage" in the amount of \$45,000.

WHEREAS, Ned E. Baldwin and _____, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Universal American Mort., its successor and/or assigns which secures a note in the amount not to exceed \$63,000 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, **Mortgage Electronic Registration Systems, Inc / Citibank NA** (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 / Citibank NA** 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".

Recorded concurrently with Deed of Trust

F.
47.-

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems, Inc** has executed this subordination of lien this 1st day of May, 2013.

Mortgage Electronic Registration Systems, Inc., acting as nominee for,
Capital One Home Loans, LLC

its successors and assigns.

BY: [Signature]
Jo Ann Bibb, Assistant Secretary



Citibank NA

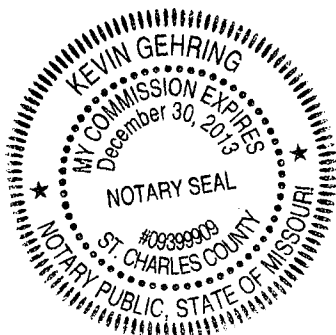
BY: [Signature]
Jo Ann Bibb, Assistant Vice President

BY: [Signature]
Lucas Percy, Witness

BY: [Signature]
Kelley Yahn, Witness

STATE of Missouri)
County of St. Charles) Ss.

On the 1st day of May, 2013 before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., and Assistant Vice President of Citibank N.A, 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.



[Signature]
Kevin Gehring – Notary Public