



MTC 96180
RECORDING COVER SHEET
ORS 205.234

2013-006618
 Klamath County, Oregon
 06/12/2013 08:42:10 AM
 Fee: \$52.00

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any error in this cover sheet DOES NOT affect the transaction(s) contained in the instrument itself.

1. AFTER RECORDING RETURN TO -

Required by ORS 205.180(4) & 205.238:

**CHICAGO TITLE SERVICELINK
 DIVISION
 4000 INDUSTRIAL BLVD**

2. TITLE(S) OF THE TRANSACTION(S) - Required by ORS 205.234(1)(a)

Note: "Transaction" means any action required or permitted by law to be recorded, including, but not limited to, any transfer, encumbrance or release affecting title to or an interest in real property. Enter descriptive title for the instrument:

SUBORDINATION AGREEMENT

3. DIRECT PARTY / GRANTOR and Address - Required by ORS 234(1)(b)

BANK ODF AMERICA, NA TERESA Y GENTRY AND JOSEPH L GENTRY

Grantor's Address:

101 SOUTH TRYON ST, CHARLOTTE, NC 28255

4. INDIRECT PARTY / GRANTEE and Address - Required by ORS 234(1)(b)

USAA FEDERAL SAVINGS BANK

Grantee's Address:

10750 MCDERMOTT FREEWAY, SAN ANTONIO, TX 78288-0558

5. For an instrument conveying or contracting to convey fee title, the information required by ORS 93.260:

**UNTIL A CHANGE IS REQUESTED,
 ALL TAX STATEMENTS SHALL BE
 SENT TO THE FOLLOWING
 ADDRESS:**

[Name and Address]

**6. TRUE AND ACTUAL
 CONSIDERATION - Required by**

ORS 93.030 for an instrument conveying or contracting to convey fee title or any memorandum of such instrument:

\$

7. TAX ACCOUNT NUMBER OF THE PROPERTY, IF THE INSTRUMENT CREATES A LIEN OR OTHER INTEREST THAT COULD BE SUBJECT TO TAX FORECLOSURE -

Required by ORS 312.125(4)(b)(B):

00.R429851

52 AMT

WHEN RECORDED MAIL TO:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288-0558

Chicago Title
ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

ATTENTION: EQMISC

Ref # 113050305 SUBORDINATION OF LIEN

Date: March 22, 2013

Subordinating Party: USAA Federal Savings Bank

Subordinated Lien:

Date: June 30, 2009

Grantor(s): Joseph L. Gentry and Teresa Y. Gentry, who acquired title as Teresa Y. York

Beneficiary: USAA Federal Savings Bank

Note Secured by Subordinated Lien: Note dated June 30, 2009, in the original principal amount of \$30,500.00.

Recording Information: Deed of Trust dated June 30, 2009, recorded on July 28, 2009 at County of Klamath, State of Oregon in Doc #2009-010189, which mortgage is a lien upon the said premises located at 5682 Wocus Rd, Klamath Falls, Oregon 97601.

Superior Lien:

Date: April 3, 2013

Borrower(s): Teresa Y. Gentry and Joseph L. Gentry

Lender: Bank of America, N.A.

Note Secured by Superior Lien: Note dated April 3, 2013 with a loan amount not to exceed \$78,200.00

Property Address: 5682 Wocus Rd, Klamath Falls, Oregon 97601

Subordinating Party is the owner and holder of the Subordinated Lien, which is a lien against the Property.

For value received, Subordinating Party subordinates the Subordinated Lien against the Property to the Superior Lien and agrees that the Subordinated Lien will remain subordinate to the Superior Lien regardless of the frequency or manner of renewal, extension, change, or alteration of the Superior Lien or the Note Secured by Superior Lien.

USAA Federal Savings Bank

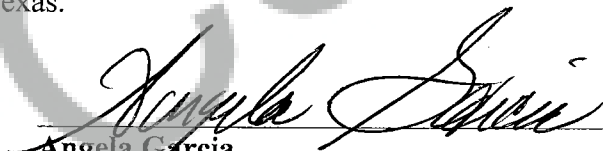

By: **Amber T. Benton**
Account Services Specialist

STATE OF TEXAS

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COUNTY OF BEXAR

On **March 22, 2013**, before me, the undersigned appeared **Amber T. Benton**, Account Services Specialist, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the County of Bexar and the State of Texas.


Angela Garcia
Notary Public
State of Texas
My Commission Expires: **02-29-2016**

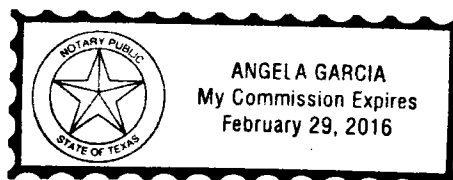


EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL 1

Beginning at a point on the Westerly right of way line of the Old Dalles-California Highway which bears North 89° 49' West along the East West quarter line a distance of 489.5 feet and South 6° 02' West along the Westerly right of way line of the Old Dalles-California Highway a distance of 60.3 feet from the center of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, and running thence North 89° 49' West parallel to said quarter line a distance of 486.54 feet to a point; thence South 6° 02' West a distance of 180 feet to a point; thence South 89° 49' East parallel to the above mentioned quarter line a distance of 486.54 feet to a point which is on the Westerly right of way line of the Old Dalles-California Highway; thence North 6° 02' East along said Westerly right of way line a distance of 180 feet to the point of beginning, said tract being in the Northeast quarter of Southwest quarter of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

PARCEL 2

Beginning at an iron pin on the Westerly right of way line of the Dalles-California Highway 30 feet at right angles from the center which lies North 89° 49' West a distance of 489.54 feet along the quarter line from the iron pin which marks the center of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, and running; thence continuing North 89° 49' West along the quarter line a distance of 486.54 feet to a point; thence South 6° 02' West a distance of 60.3 feet to a point; thence South 89° 49' East a distance of 486.54 feet to a point which lies on the Westerly right of way line of the Dalles-California Highway; thence North 6° 02' East along the Westerly right of way line of the Dalles-California Highway, a distance of 60.3 feet more or less to the point of beginning. Said tract in the Northeast quarter of the Southwest quarter of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.