

RECORDING COVER PAGE

PER ORS 205.234

PLEASE FILL OUT
COMPLETE AND
LEGIBLE**2014-007191**

Klamath County, Oregon

07/09/2014 08:54:45 AM

Fee: \$57.00

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING.
ANY ERRORS IN THIS COVER SHEET **DO NOT** AFFECT THE
TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

AFTER RECORDING RETURN TO:

NAME AND ADDRESS OF THE PERSON AUTHORIZED TO RECEIVE THE
INSTRUMENT AFTER RECORDING AS REQUIRED BY ORS 205.180(4)
AND ORS 205.238.

SERVICELINK

4000 INDUSTRIAL BLVD

ALBUQUERQUE, NM 87101

**1. NAME OF THE TRANSACTION(S), DESCRIBED IN THE ATTACHED INSTRUMENT(S) AND
REQUIRED BY ORS 205.234(A). NOTE:** Transaction as defined by ORS 205.010 "means any action
required or permitted by state law or rule federal law or regulation to be recorded including, but not limited
to, any transfer encumbrance or release affecting title to or an interest in real property".

SUBORDINATION AGREEMENT

2. Grantor(s) as described in ORS 205.160.

UMPQUA BANK

PO BOX 2224

SPOKANE, WA 99210

3. Grantee(s) as described in ORS 205.160.

BANK OF AMERICA, NA

101 SOUTH TRYON ST

CHARLOTTE NC 28255

4. TRUE AND ACTUAL CONSIDERATION PAID for instruments conveying or contracting to
convey fee title to any real estate and all memoranda of such instruments, reference **ORS 93.030.**

**5. UNTIL A CHANGE IS REQUESTED, All Tax Statements shall be sent to the following
address:** for instruments conveying or contracting to convey fee title to any real estate reference
ORS 93.260.

436 N GARFIELD ST, MERRILL, OR 97633

6. SATISFACTION OF ORDER OR WARRANT ORS 205.234 (1) (f).FULL ☒ PARTIAL ☐**7. LIEN DOCUMENTS: ORS 205.234 (1) (f). Amount of Lien \$** _____AmeriTitle
MTC 1007191

WHEN RECORDED RETURN TO:

**UMPQUA BANK
PO BOX 2224
ATTN: LOAN SUPPORT
SPOKANE, WA 99210**

LOAN: 600813360

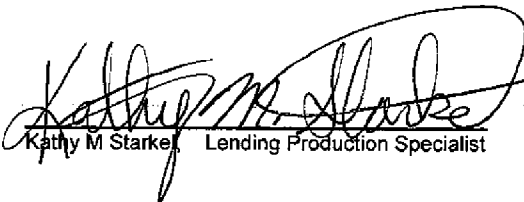
SUBORDINATION AGREEMENT

Record Concurrently

1. UMPQUA BANK, as successor in interest by merger to Sterling Savings Bank dba Sterling Bank, referred to herein as "subordinator", is the owner and holder of a deed of trust dated June 8, 2004 which is recorded on June 14, 2004 in the amount of \$9,675.00 in volume M04, page 38004, records of Klamath County.
2. Bank of America, NA referred to herein as "lender" is the owner and holder of the deed of trust dated 6-25-14 in the amount of \$ 9675.00, executed by Beverly J. Coffman * under auditor's file No. M04-38004, records of Klamath County (which is to be recorded concurrently herewith). * and Opal A. Collins
3. Beverly J Coffman, referred to herein as "owner," is the owner of all the real property described in the deed of trust identified above in Paragraph 2.
4. In consideration of benefits to "subordinator" from "owner", receipt and sufficiency of which is hereby acknowledged, and to induce "lender" to advance funds under its deed of trust and all agreements in connection therewith, the "subordinator" does hereby unconditionally subordinate the lien of the deed of trust identified in Paragraph 1 above to the lien of "lender's" deed of trust identified in Paragraph 2 above, and all advances or charges made or accruing hereunder, including any extension or renewal thereof.
5. "Subordinator" acknowledges that, prior to the execution hereof, he has had the opportunity to examine the terms of "lender's" deed of trust, note and agreements relating thereto, consents to and approves same, and recognizes that "lender" has no obligation to "subordinator" to advance any funds under its deed of trust or see to the application of "lender's" deed of trust funds, and any application or use of such funds for purposes other than those provided for in such deed of trust, note or agreements shall not defeat the subordination herein made in whole or in part.
6. It is understood by the parties hereto that "lender" would not make the loan secured by the deed of trust in Paragraph 2 without this agreement.
7. This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the deed of trust first above mentioned to the lien or charge of the mortgage in favor of "lender" above referred and shall supersede and cancel any prior agreements as to such, or any, subordination including, but not limited to, those provisions, if any, contained in the deed of trust first above mentioned, which provide for the subordination of the lien or charge thereof to a deed of trust or deeds of trust to be thereafter executed.
8. The heirs, administrators, assigns and successors in interest of the "subordinator" shall be bound by this agreement.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND. IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THAT PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.
Executed: June 18, 2014

Umpqua Bank


Kathy M Starke, Lending Production Specialist

Beverly J Coffman

ACKNOWLEDGMENT – Corporate

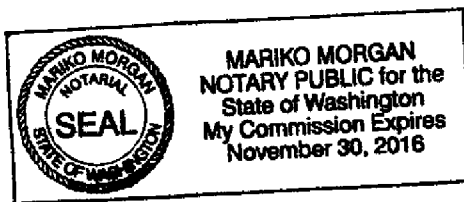
STATE OF WASHINGTON
COUNTY OF SPOKANE

On **June 18, 2014**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Kathy M Starkel** known to me to be the **Lending Support Specialist** of Umpqua Bank, the successor in interest to Sterling Savings Bank dba Sterling Bank, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that **he/she** is authorized to execute the said instrument

Witness my hand and official seal hereto affixed the day and year first above written



Notary Public in and for the State of
Washington, residing at Spokane Co.
My appointment expires Nov 30, 2016



ACKNOWLEDGMENT – Individual

STATE OF _____
COUNTY OF _____

On this day personally appeared before me _____, to me

known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that **he/she** signed the same as **his/her** free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this _____ day of _____,
20____

Notary Public in and for the State of _____,
residing at _____
My appointment expires _____

Exhibit A
Legal Description

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF
KLAMATH, STATE OF OREGONA AND IS DESCRIBED AS FOLLOWS:

LOT 2, BLOCK 8, MERRILL, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON

APN: 4110-002DD-01200-000