



2014-013125

Klamath County, Oregon

12/22/2014 11:31:01 AM

Fee: \$57.00

Space Above This Line for Recorder's Use Only

Recording Requested By:

And When Recorded Mail To:

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

Return to  
Chicago Title  
ServiceLink Division  
4000 Industrial Blvd  
Wilquippa, PA 15001

MERS MIN # 100039046764563413

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

Subordinate Account # 0770666188

Property Address: 5640 JENNIFER LN, KLAMATH FALLS, OR 97603-9433

A.P.N: B576521 Order No: \_\_\_\_\_ Escrow No: \_\_\_\_\_

### SUBORDINATION OF DEED OF TRUST

**WHEREAS**, Mortgage Electronic Registration Systems, Inc., (MERS), which is acting solely as a nominee for the lender Quicken Loans,

and Lender's Assigns Citibank, N. A., and whose address is P.O. Box 2026 Flint, MI 48501-2026, and who is the holder of a mortgage dated November 8th, 2005, recorded December 28th, 2005, book M05, page 71909,

As Instrument \_\_\_\_\_. And herein referred to as "Existing Mortgage" in the amount of \$ 40,000.00.

The said lien was modified to \$ N/A, recorded N/A, N/A, book N/A, page N/A, Instrument N/A.

**WHEREAS**, Debra M. Shepherd and Peter M. Shepherd

as owners of said property desire to refinance the first lien of said property;

**WHEREAS**, it is necessary that the new lien to Citibank, N.A.

whose address is 1000 Technology Dr., O'Fallon, MO 63368, its successors and/or assigns which secures a note in the amount not to exceed \$ 149,745.00 hereinafter referred to

\$57.00

as "New Mortgage", be a first lien on the premises in question. New mortgage is to be recorded concurrently herewith;

Transfer Certificate of Title Number N/A

**WHEREAS**, Mortgage Electronic Registration Systems, Inc (the "Mortgagee") of "Existing Mortgage" and Citibank, N. A. (the "Lender") of "Existing Mortgage" are 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 and Citibank, N. A. hereby subordinate 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**, the said Mortgage Electronic Registration Systems, Inc and Citibank N. A. have executed this subordination of lien this 15th day of December, 2014.

**Mortgage Electronic Registration Systems Inc.**

BY: [Signature]  
(Printed Name) Jo Ann Bibb, Asst. Secretary



**Citibank N.A.**

BY: [Signature]  
(Printed Name and Title) Jo Ann Bibb, Asst. Vice President

BY: \_\_\_\_\_  
Witness (Printed Name)

BY: \_\_\_\_\_  
Witness (Printed Name)

STATE OF MISSOURI

COUNTY OF ST. CHARLES

)  
) **SS.: O'FALLON**  
)

On this the 15th day of December, 2014, before me, the undersigned Notary Public, personally appeared Jo Ann Bibb, Asst. Vice Pre, Asst. Secretary of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the Asst. Secretary of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC.. 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 her free act and deed as such officer and the free act and deed of said corporation, before me.

[Signature]

Notary Public (Signed Name)

Pamela M. Shefferd

Notary Public (Printed name)

My Commission Expires: June 27, 2016

PAMELA M SHEFFERD  
Notary Public-Notary Seal  
State of Missouri, Jefferson County  
Commission # 12361725  
My Commission Expires Jun 27, 2016

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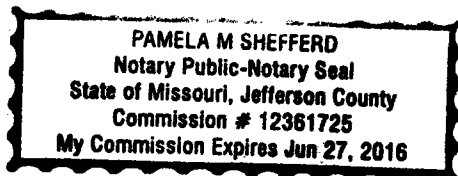
**GENERAL NOTARY ACKNOWLEDGMENT**

STATE OF MISSOURI )  
 )  
COUNTY OF SAINT CHARLES ) ss.: O'FALLON

On this the 15th day of December, 2014, before me, the undersigned Notary Public, personally appeared Jo Ann Bibb, Asst. Vice President of CITIBANK N.A., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the Asst. 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 her free act and deed as such officer and the free act and deed of said corporation, before me.

Pamela M. Shefferd  
Notary Public (Signed Name)

Pamela M. Shefferd  
Notary Public (Printed Name)  
My Commission Expires: June 27, 2016



# **SCHEDULE "A"**

## **Legal Description**

**Lot 1 in Block 1, COUNTRY GARDENS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.**