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**Space Above This Line for Recorder's Use Only**  
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**Recording Request By:**

**And When Recorded Mail To:**

CFNA Receivable (MD), Inc. F/K/A Citifinancial, Inc.  
1615 NE 42<sup>nd</sup>  
Portland, OR 97213  
*Attn: Matthew R. Asa*

**Account # 2003409377**

**Property Address: 42734 HWY 140 EAST, BEATTY, OR 97621**

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

**SUBORDINATION OF LIEN**

**WHEREAS**, the lender, CFNA Receivable (MD), Inc. F/K/A Citifinancial, Inc. is the lender whose address is 1615 NE 42<sup>nd</sup>, Portland OR 97213 who is the holder of a mortgage dated September 4<sup>th</sup>, 2007 recorded September 4<sup>th</sup>, 2006, as instrument number 2007-015576 and herein referred to as "Existing Mortgage" in the amount of \$ 12,882.16

*MTG recorded on 6/27/2014 in Doc # 2014-006842*

**WHEREAS**, Calvin Hutchinson and Madeline R. Hutchinson owner(s) of said property desire to refinance the first lien of said property;

**WHEREAS**, it is necessary that the new lien to Citibank, N.A., its successor and/or assigns which secures a note in the amount not to exceed \$73,764.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

**WHEREAS**, CitiFinancial Services, Inc. (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, CFNA Receivable (MD), Inc. F/K/A CitiFinancial, Inc. 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**, CitiFinancial Services, Inc. has executed this subordination of lien this 22<sup>nd</sup> day of April, 2014.

CitiFinancial Services, Inc.

BY: Rebecca Speckman - Center Manager

STATE OF OREGON

COUNTY OF KLAMATH

)  
) SS.: BEATTY  
)

On this the 22 day of Apr., 2014 before me, the undersigned Notary Public, personally appeared Rebecca Speckman of CitiFinancial Services, Inc. signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the Center Manager of CitiFinancial Services, 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  
My Commission Expires: December 28, 2015

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

**PARCEL 1:**

Lots 1 through 4, inclusive in Block 2 of BEATTY, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.  
TOGETHER WITH that portion of the alley, which inures by law thereto by Order of Vacation recorded October 29, 1965 in Volume M65, page 3244, Microfilm Records of Klamath County, Oregon.

**PARCEL 2:**

Lots 16 and 17 in Block 2 of BEATTY, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.  
TOGETHER WITH that portion of the alley, which inures by law thereto by Order of Vacation recorded October 29, 1965 in Volume M65, page 3244, Microfilm Records of Klamath County, Oregon.

**PARCEL 3:**

Lot 18 in Block 2 of BEATTY, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.  
TOGETHER WITH that portion of the alley, which inures by law thereto by Order of Vacation recorded October 29, 1965 in Volume M65, page 3244, Microfilm Records of Klamath County, Oregon.

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