



2015-012351

Klamath County, Oregon

11/12/2015 09:50:25 AM

Fee: \$77.00

Recording requested by: ServiceLink

When recorded return to :

Non Aqua Dept.

3220 El Camino Real 20079041

Irvine, CA 92602

(800) 756-3524 ext. 57887

This instrument was prepared by:

Name: Tricia Reynolds

Ditech Financial LLC

7360 South Kyrene Road T316

Tempe, Arizona 85283

When Recorded return to:

Ditech Financial LLC

7360 South Kyrene Road T316

Tempe, Arizona 85283

SUBORDINATION OF DEED OF TRUST

Acct# 89724372

MERS Phone 1-(888)-679-6377

MIN# 100133700022522042

Subordination Agreement is null and void if: Not recorded within 90 days of effective date, corrections or changes are made or provisions defined herein are not met.

Effective Date: September 25, 2015

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), whose address is 1901 East Vorhees Street, Suite C, Danville, IL 61834, as designated nominee for Countrywide Bank, FSB, whose address is 1199 North Fairfax St. Ste 500, Alexandria, VA 22314, N/A, Tel. N/A, beneficiary of the Deed of Trust, its successors and assigns, and holder of a Deed of Trust in the amount of \$52,300.00 dated June 7, 2007 and recorded June 20, 2007, as Instrument No. 2007-011082, Book N/A, Page N/A, hereinafter referred to as "Existing Deed of Trust", on the following described property,
Property Description:

The land referred to in this policy is situated in the State of OR, County of KLAMATH, City of KLAMATH FALLS and described as follows:

The following described real property in the County of Klamath and State of Oregon, to wit:

Lot 5 in Block 2 of Eastmount, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon.

WITH THE APPURTENANCES THERETO.

APN: R-3909-001CD-00600-000

Property Address: 2785 Windsor Ave, Klamath Falls, OR 97603

WHEREAS, Ditech Financial LLC is the servicer or sub-servicer, hereinafter referred to as "Servicer," for the note that is secured by the Existing Deed of Trust;

WHEREAS, Amy E Fritz, Heirs, Successors and Assigns, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

WHEREAS, it is necessary that the new lien to Wells Fargo Bank, N.A. 420 Montgomery Street, San Francisco, CA 94104, its successors and/or assigns, which secures a note in the amount not to exceed Fifty One Thousand Eight Hundred Ninety Two Dollars and 00/100 (\$51,892.00), hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question. Said New Deed of Trust is recorded concurrently herewith as Instrument No. _____, Book _____, Page _____.

WHEREAS, MERS and the Servicer are willing to subordinate the lien of the Existing Deed of Trust to the lien of the New Deed of Trust **with the condition that there are no funds from the closing disbursed to the Owners;**

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Servicer hereby subordinate the lien of the Existing Deed of Trust to the Lien of the New Deed of Trust conditioned upon the above-referenced provisions, so that the New Deed of Trust will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Deed of Trust.

Mortgage Electronic Registration Systems, Inc.


Tricia Reynolds

Assistant Secretary


Witness 1

Name: TIM WESTON


Witness 2

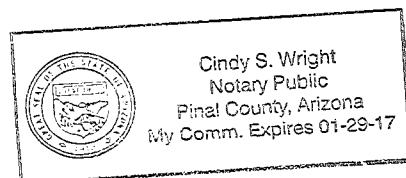
Name: MARIA RAMIREZ

State of Arizona}
County of Maricopa} ss.

On the 28 day of September in the year 2015 before me, the undersigned, personally

Tricia Reynolds
appeared _____, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.


Notary Signature



PLEASE SIGN IN BLUE OR BLACK INK ONLY.

Ditech Financial LLC

[Signature]
Stephanie Rodgers Assistant Vice President

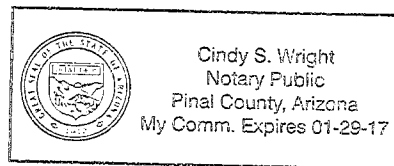
[Signature]
Witness 1
Name: TIM WESTON

[Signature]
Witness 2
Name: MARIA RAMIREZ

State of Arizona}
County of Maricopa} ss.

On the 28 day of September in the year 2015 before me, the undersigned, personally appeared Stephanie Rodgers, Assistant Vice President of Ditech Financial LLC personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.

[Signature]
Notary Signature



PLEASE SIGN IN BLUE OR BLACK INK ONLY.

Order No.: 20079041
Loan No.: 0387879117

Exhibit A

The following described property:

Lot 5 in Block 2 of Eastmount, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Assessor's Parcel No: R-3909-001CD-00600-000