**Recording Request By:**

And When Recorded Mail To:

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

Michelle Ali
800-209-0011

MERS MIN # 100012601013007660
MERS, Inc S.I.S. # 1-888-679-6377

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

Account # 001122989385

A.P.N: 69-2-09-0-007-016 000 Order No: 17095503

Escrow No:

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Extraco Mortgage, whose address is 1901 E. Voorhees Street, Suite C, Danville, IL 61834 P.O. Box, 2026 Flint, Michigan 48501-2026 and holder of a mortgage dated September 29th, 2006, recorded October 5th, 2006, book , page ,
As Instrument 20061005000494180. And herein referred to as "Existing Mortgage" in the amount of \$ 37,130.00.

WHEREAS, Terry E. Gandy and _____, 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., its successor and/or assigns which secures a note in the amount not to exceed \$ 256,794.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question: *Dated: 3-27-12*

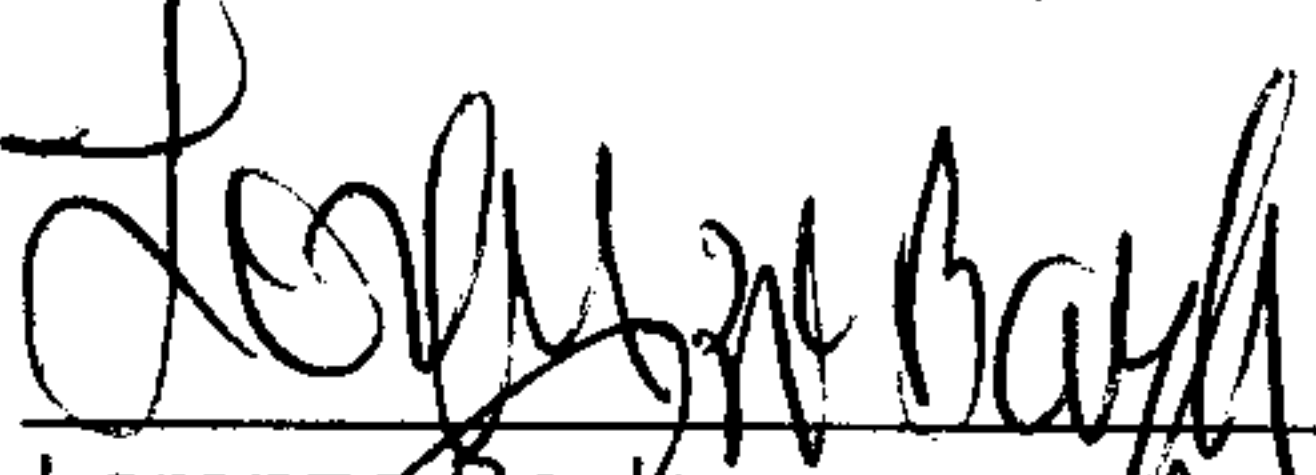
Recorded: 4-20-12 INST#: 20120420000135720

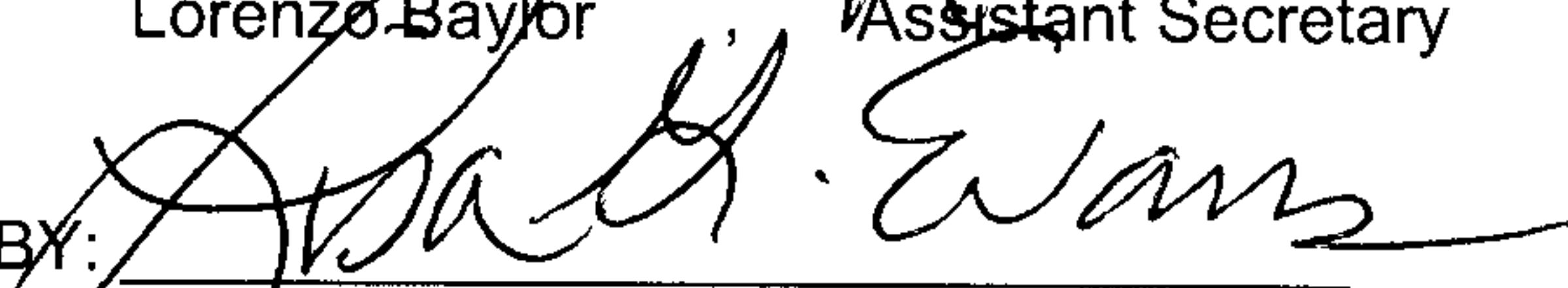
WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";


NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, 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, the said **Mortgage Electronic Registration Systems, Inc** has executed this subordination of lien this 10th day of August, 2012.

Mortgage Electronic Registration Systems, Inc.

BY: 
Lorenzo Baylor, Assistant Secretary

BY: 
Lisa G. Evans, Witness

BY: 
Felicia Prowell, Witness

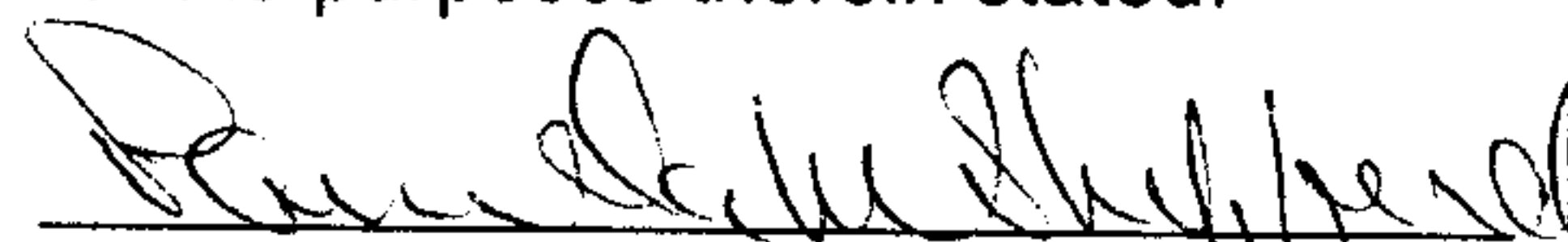
STATE OF _____)
County of _____) Ss.

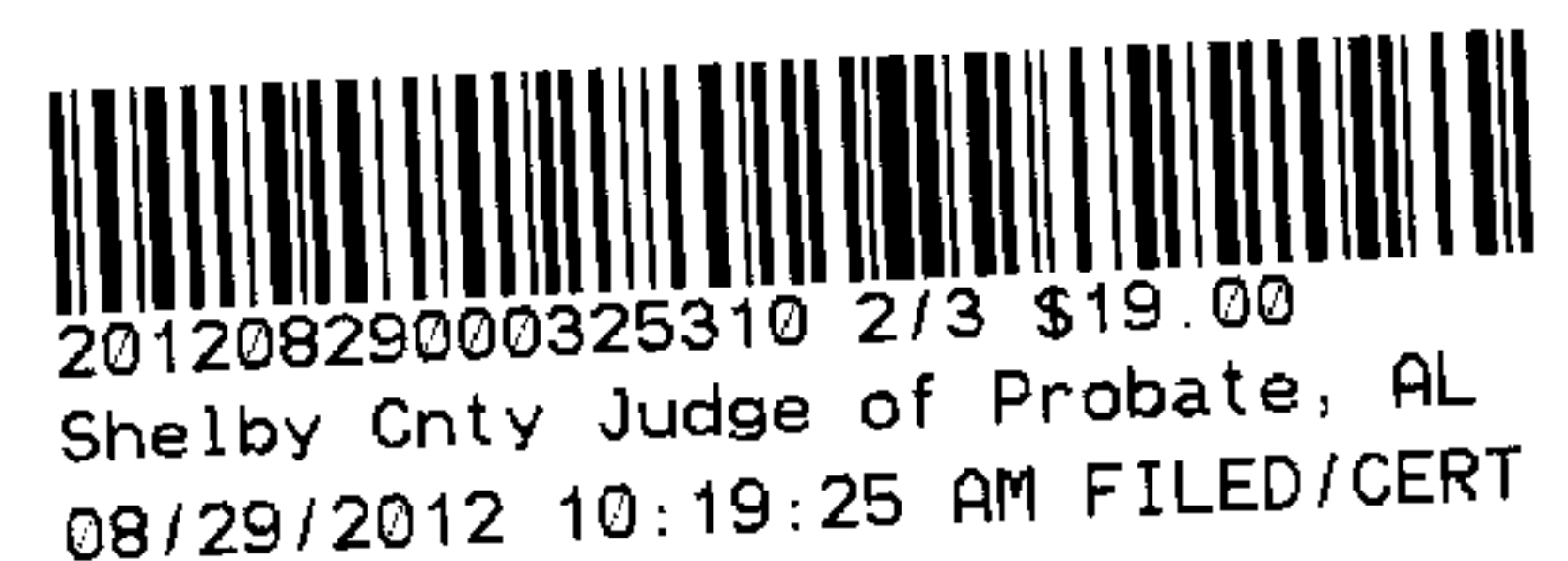
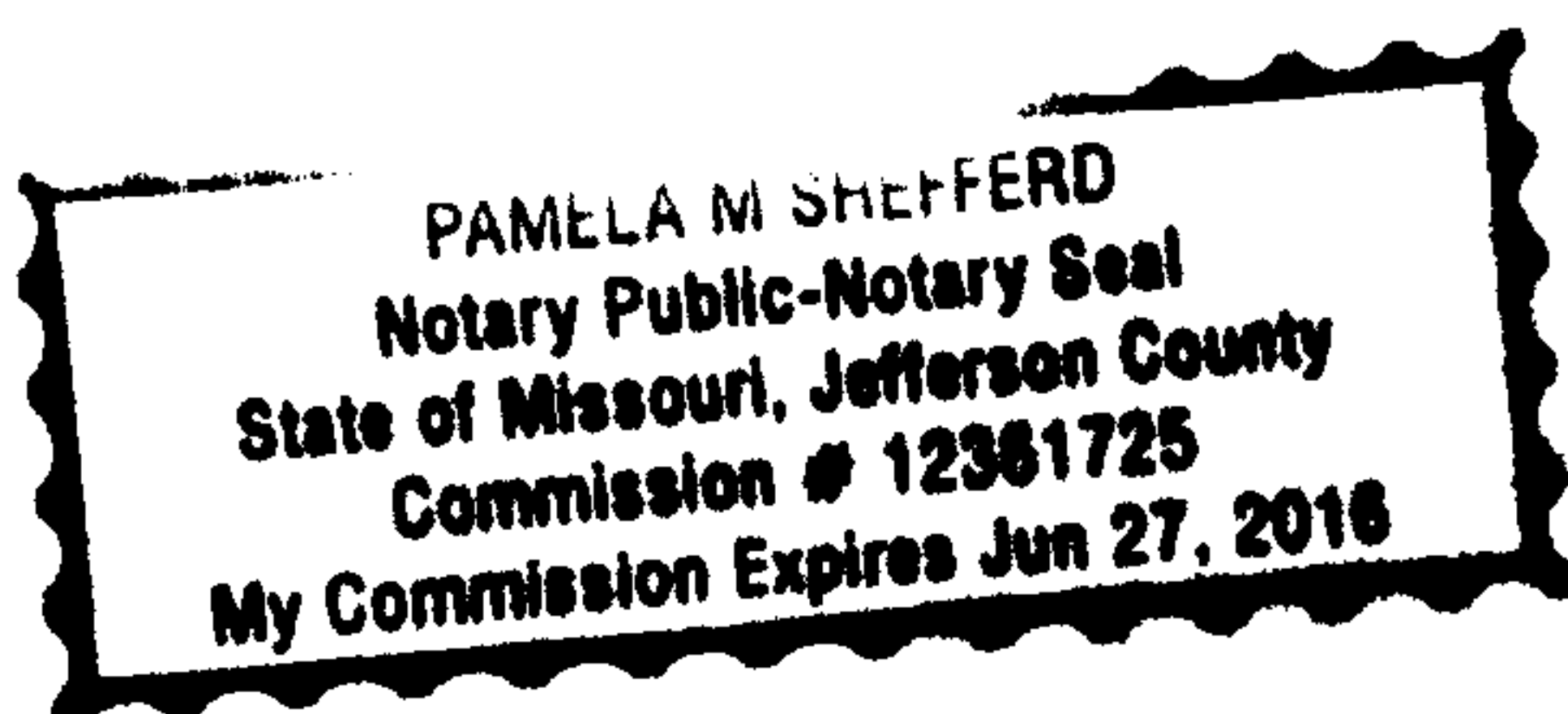
On this _____ day of _____, _____ before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

– Notary Public

STATE OF MISSOURI)
County of St. Charles) Ss.

On the 10th day of August, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Lorenzo Baylor, Assistant Secretary of Mortgage Electronic Registration, Inc., known to me to be the person who executed the within Subordination of the Lien in behalf of said corporation and acknowledged to me that she executed the same for the purposes therein stated.


Pamela M. Shefferd – Notary Public



LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **SHELBY**, STATE OF **ALABAMA** AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, IN DEED DOC # 20061005000494160, ID# 09-2-09-0-007-016.000, BEING KNOWN AND DESIGNATED AS:

LOT 1706-A, ACCORDING TO THE RE-SUBDIVISION OF HIGHLAND LAKES, 17TH SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 27, PAGE 90, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA. TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREAS ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS DOC #1994-07111 AND AMENDED IN DOC #1996-17543, AND FURTHER AMENDED IN DOC #1999-31095, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 17TH SECTOR, RECORDED AS DOC #2000-41317, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVE REFERRED TO AS THE "DECLARATION".)

MORE COMMONLY KNOWN AS 253 HIGHLAND PARK DRIVE BIRMINGHAM AL 35242

OTEL BURBRIDGE AND BARRI T. BURBRIDGE, HUSBAND AND WIFE BY FEE SIMPLE DEED FROM TERRY E. GANDY AND ELIZABETH M. GANDY AS JOINT TENANTS AS SET FORTH IN DOC # 20061005000494160 DATED 09/29/2006 AND RECORDED 10/05/2006, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

