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Recording Request By:

~~**And When Recorded Mail To:**~~ ²³

Prepared by: **Calvin Weary**

Citibank, N.A.

1000 Technology Dr, MS 321

O'Fallon, MO 63368

866-795-4978

Subordinate Account **#001123334808**

Property Address: **112 AUTUMN VIEW DR, STERRETT, AL 35147-9221**

A.P.N: _____ Order No: _____ Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, the lender Citibank, N.A. is the lender whose address is 1000 Technology Drive, O'Fallon, MO, 63368, who is the holder of a mortgage dated **September 6, 2006**, recorded **September 19, 2006**, book __, page __, As Inst **#20060919000464720** and herein referred to as "Existing Mortgage" in the amount of **\$ 101,500.00**.

The said lien was modified to **\$143,300.00** recorded **December 14, 2007**, book __, page __.

WHEREAS, **Phillip A. Radford and Marci S. Radford**, 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 **\$83,867.00** hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

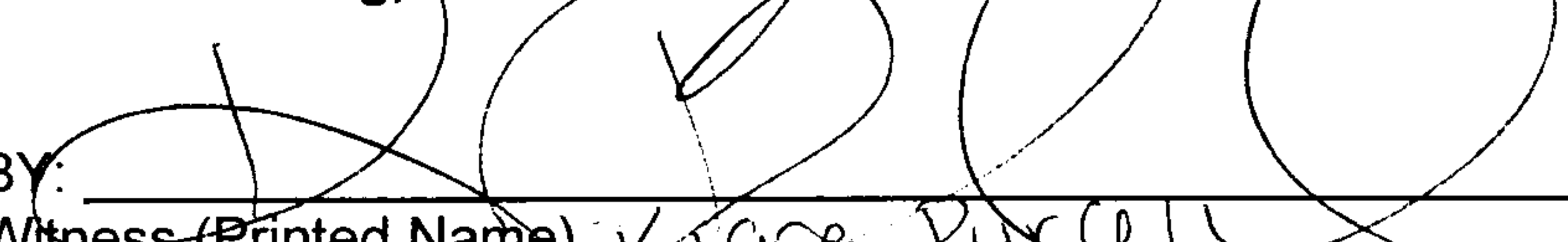
WHEREAS, Citibank, N. A. (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, Citibank, N. A. 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, Citibank N. A. has executed this subordination of lien this **31st** day of **October, 2012**.

Citibank N. A.

BY: 
Matthew Colvig, Vice President

BY: 
Witness (Printed Name) Kiana Purcell

BY: _____
Witness (Printed Name)


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STATE OF MICHIGAN

COUNTY OF WASHTENAW

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SS.:

ANN ARBOR

On this the **31st** day of **October, 2012** before me, the undersigned Notary Public, personally appeared **Matthew Colvig, Vice President** of CITIBANK N.A., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the **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 his/her free act and deed as such officer and the free act and deed of said corporation, before me.



DEBORAH A. BERLING
Notary Public, State of Michigan
County of Jackson
My Commission Expires Mar. 3, 2013
Acting in the County of Washtenaw


Notary Public (Signed Name)
Deborah A. Berling
Notary Public
My Commission Expires: **March 3, 2013**


Order ID: 15282532
Loan No.: 001123334808

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 4-A, according to the Resurvey of Bear Creek Ridge, as recorded in Map Book 25, Page 75, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel Number: 091110000001005



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