


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


20130614000245440 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
06/14/2013 03:27:46 PM FILED/CERT

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CRS Order No.: 16653073

Subordination of Lien

Space Above This Line for Recorder's Use Only

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~~And When Recorded Mail To:~~ Q

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MERS MIN # 100011506300488237
MERS, Inc S.I.S. # 1-888-679-6377

Account # 0630048823

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

SUBORDINATION OF LIEN

WHEREAS, Mortgage Electronic Registration Systems, Inc., which is acting solely as a nominee for the lender Citibank, N.A. SUCCESSOR BY MERGER TO CITIBANK, FSB whose address is 1000 Technology Drive, O'Fallon, MO 63368, and who is the holder of a mortgage dated April 6th, 2006, recorded April 19th, 2006, book _____, page _____, As Instrument 20060419000182090 And herein referred to as "Existing Mortgage" in the amount of \$ 50,000.00.

WHEREAS, Francis H. Formby aka Francis Harrell Formby AND Patricia A. Formby aka Patricia Formby 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 \$ 15,821.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

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";



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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 May, 2013.

Mortgage Electronic Registration Systems Inc.

BY: _____

Lorenzo Baylor

Lorenzo Baylor, Assistant Secretary

BY: _____

Felicia Prowell

Witness (Printed Name) Felicia Prowell

BY: _____

Michael Taylor

Witness (Printed Name) Michael Taylor

STATE OF MISSOURI

)

) **SS.: O'FALLON**

COUNTY OF SAINT CHARLES

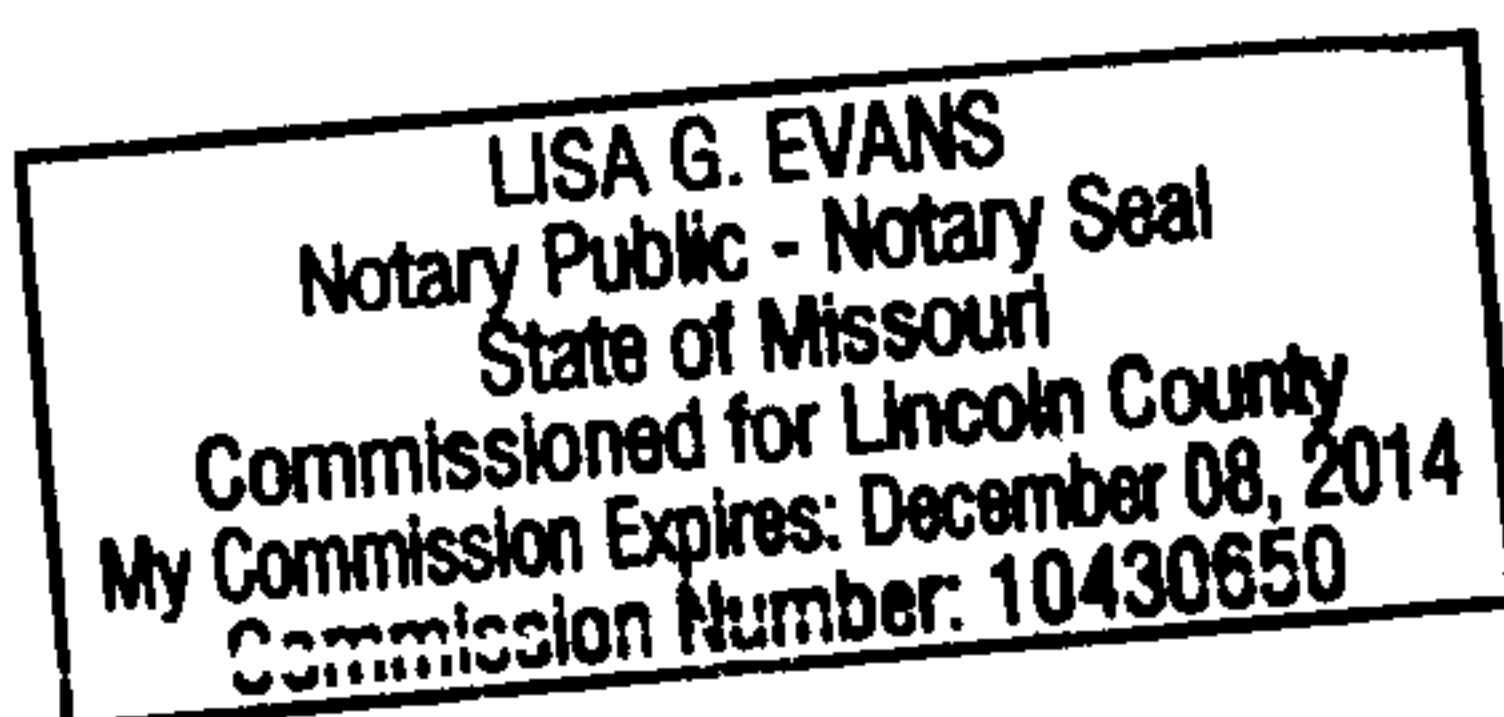
)

On this the 15th day of May, 2013, before me, the undersigned Notary Public, personally appeared Lorenzo Baylor, Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the Assistant 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.

Lisa G. Evans

Notary Public: Lisa G. Evans

My Commission Expires: December 08, 2014



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Order ID: 16653073
Loan No.: 001123652965

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Commence at the N.W. Corner of Section 25, Township 21 South, Range 1 West; thence run South 45 deg. 10 min. East a distance of 1702.66 feet to a point on the back of the sidewalk on the South side of East College Street (or Kingdom Road) and the back of the curb on the East side of a side street running South to Mildred Street, and the point of beginning; thence turn an angle of 27 deg. 29 min. to the right and run South along the back of the curb of said side street a distance of 124.08 feet; thence turn an angle of 88 deg. 29 min. to the left and run a distance of 86.16 feet; thence turn an angle of 94 deg. 12 min. to the left and run a distance of 7.20 feet; thence turn an angle of 90 deg. 00 min. to the right and run a distance of 10.77 feet to the corner of a brick garage; thence turn an angle of 90 deg. 00 min. to the left and run a distance of 122.90 feet to the back of the sidewalk on the South side of East College Street (or Kingdom Road); thence turn an angle of 89 deg. 54 min. to the left and run along the back of said sidewalk a distance of 90.89 feet to the point of beginning. Situated in the NW 1/4 of Section 25, Township 21 South, Range 1 West, Shelby County, Alabama.

Assessor's Parcel Number: 217252003008000


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