

Recording Request By

And When Recorded Mail To:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Reli, Inc.
9808 Millwood Circle Ste. B
Daphne, AL 36527

Account# 107090710755000

Space Above This Line for Recorder's Use Only

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS)** which is acting solely as nominee for the lender **Citibank N.A., Successor By Merger to Citibank Federal Savings Bank as successor to Citizens Bank** and whose address is 1000 Technology Drive, O'Fallon, MO 63368 and holder of a mortgage date December 17, 2004 recorded January 4, 2005 book page as Instrument 2005010400002490 and herein referred to as "Existing Mortgage" in the amount of \$54,000.00

WHEREAS, Willie E. Gaddis and Meddra R. Gaddis,
as owners of said property desire to refinance the first lien of said property.

WHEREAS, it is necessary that the new lien to U.S. Bank, N.A., ND.
its successor and/or assigns which secures a note in the amount of \$259,200.00
hereinafter referred to as "New Mortgage", be a first lien on the premises in question;
Recorded in Book _____ Pg _____, Not. 20071009000471100
WHEREAS, MERS, (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, **MERS** 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 **MERS** has executed this subordination of lien this 21st day of September 2007.

Citibank F.S.B

BY:

Danielle Dorsey

BY:

Lucas Percy

Mortgage Electronic Registration Systems, Inc.

BY:

Ken Hessler (Assistant Vice-President)

STATE OF

SS

COUNTY OF

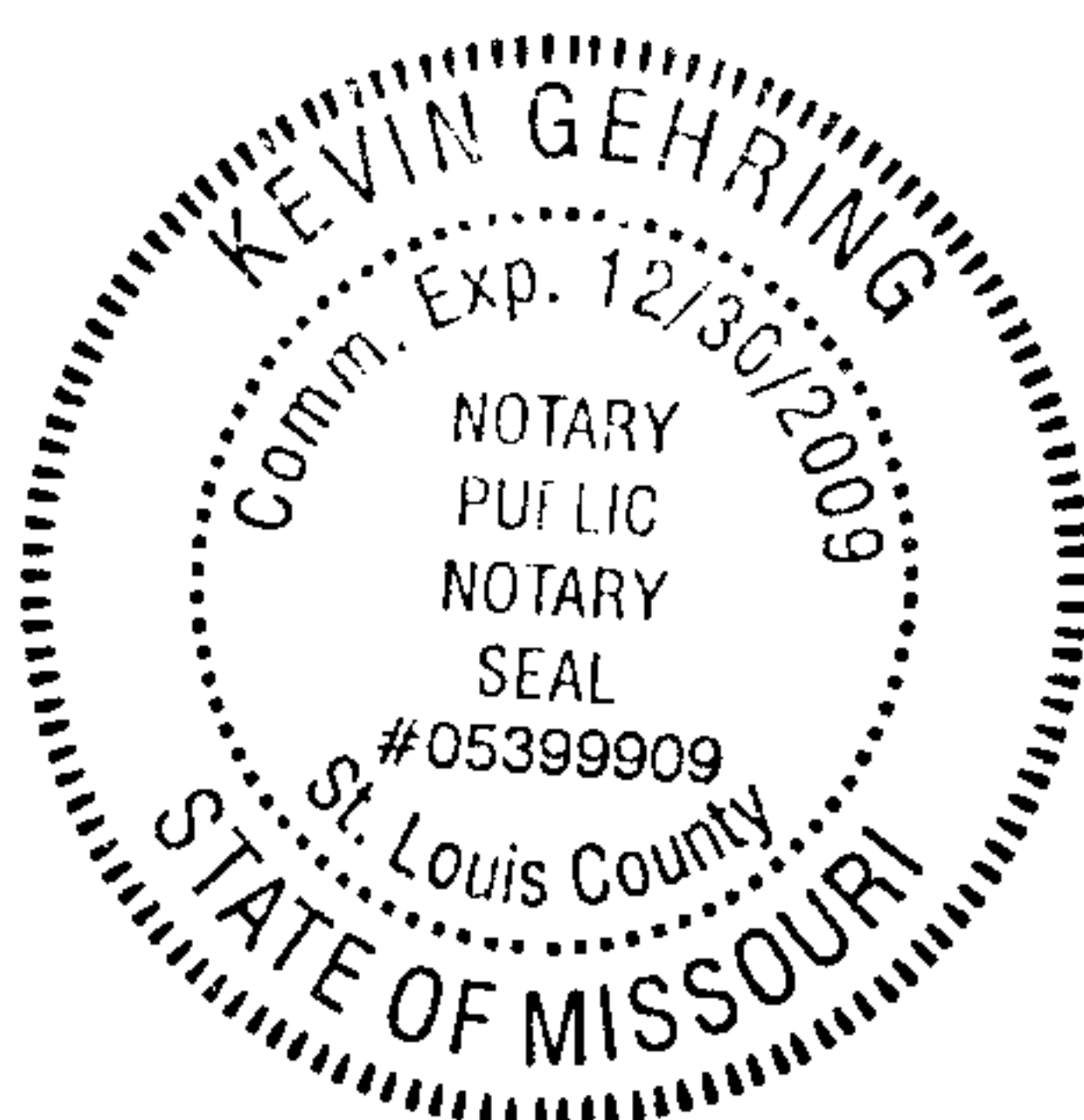
On this _____ day of _____, 2007 before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

STATE OF MISSOURI

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COUNTY OF ST. LOUIS

On the 21st day of September 2007 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Ken Hessler, Danielle Dorsey and Lucas Percy personally known to me to be the Assistant Vice-President and Witnesses of Mortgage Electronic Systems, Inc., whose address is P.O Box 2026, Flint, MI 48501-2026, the corporation described in and which executed the foregoing instrument; that she knows the seal of said corporation; that the seal affixed to said instrument is such corporation seal' that she signed her name thereto by like order.



Notary Public in and for State