

Recording Request By

And When Recorded Mail To:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # 107123110118000

C# 2814272

Space Above This Line for Recorder's Use Only

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

Return To:
Title Source, Inc.
1456 W Long Lake Road
Suite 400
Troy, MI 48068
888-TITLE55

SUBORDINATION OF LIEN

Shelby 3

R# 2821313

WHEREAS, Mortgage Electronic Registration Systems, Inc. (MERS) which is acting solely as nominee for the lender Citibank N.A., and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 12/5/05, recorded 12/14/05, book, page, as Instrument 20051214000647790. And herein referred to as "Existing Mortgage" in the amount of \$39,000.

WHEREAS, Benny Ray Cunningham and Linda D. Cunningham, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to, its successor and/or assigns which secures a note in the amount of \$130,800 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

Recorded 2-15-08 Inst # 20080215000004090
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 15th day of January, 2008.



20080319000112460 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
03/19/2008 12:48:42PM FILED/CERT

Citibank N.A.

BY:

Lucas Percy

BY:

Danielle Dorsey

Mortgage Electronic Registration Systems, Inc.

BY:

Ken Hessler, Assistant Secretary

STATE OF

SS

COUNTY OF

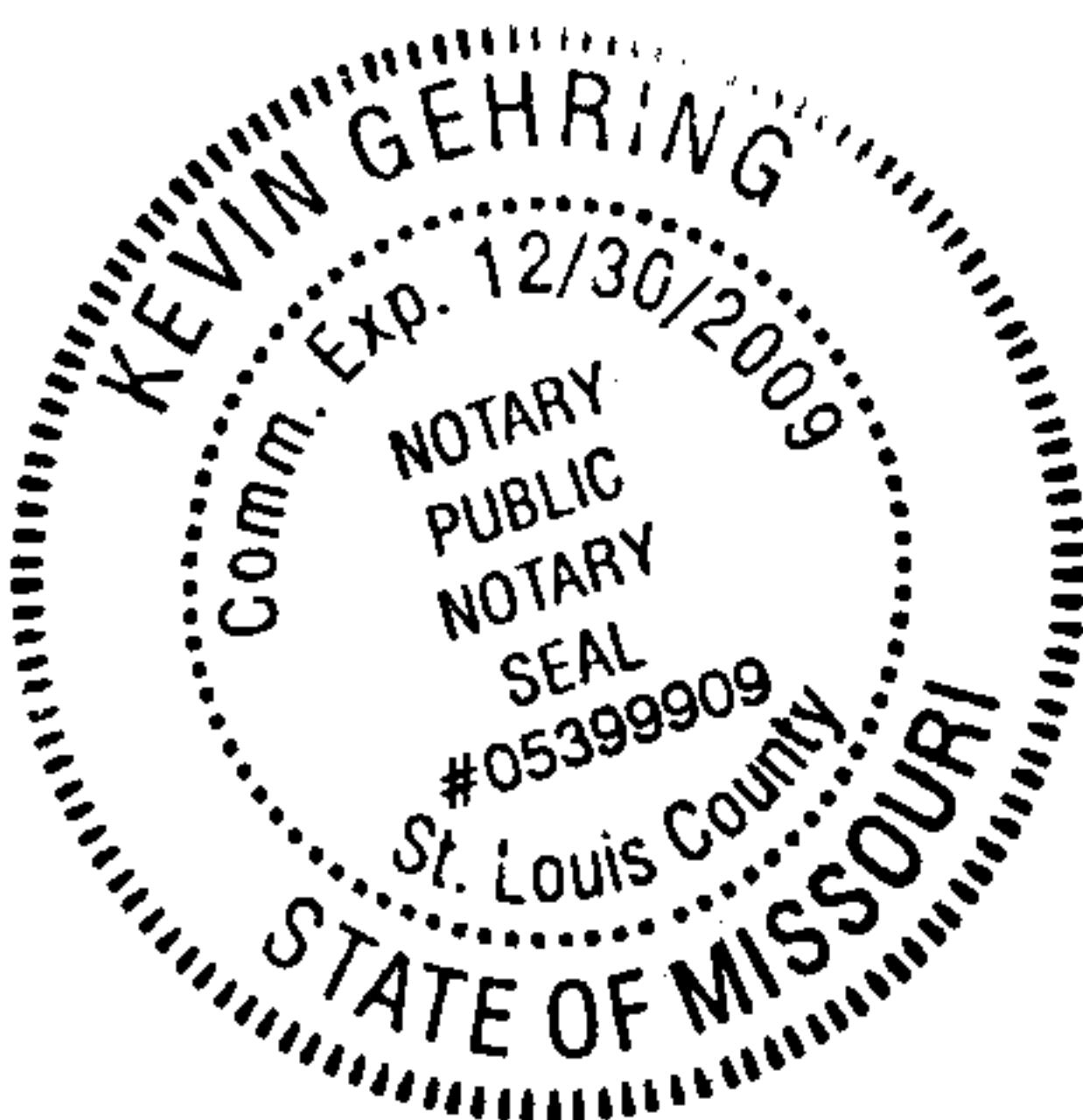
On this _____ day of _____, 2008 before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

STATE OF MISSOURI

SS

COUNTY OF ST. LOUIS

On the 15th day of January, 2008 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Ken Hessler, Lucas Percy and Danielle Dorsey, personally known to me to be the Assistant Secretary 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



20080319000112460 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
03/19/2008 12:48:42PM FILED/CERT

EXHIBIT A - LEGAL DESCRIPTION

Tax ID Number: **13-8-34-1-005-047.000**

Land situated in the County of **Shelby** in the State of **AL**

**LOT 47, ACCORDING TO THE SURVEY OF NAVAJO HILLS, NINTH SECTOR, AS
RECORDED IN MAP BOOK 10, PAGE 84, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.**

Commonly known as: **1117 Sequoia Trail, Alabaster, AL 35007**