

Recording Request By

And When Recorded Mail To:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # 109082800136000

_____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 F.S.B. as successor to First American Bank**, and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 7/21/2006, recorded 8/2/2006, book , page , as Instrument 20060802000371330. And herein referred to as "Existing Mortgage" in the amount of \$ 19,700.

WHEREAS, John A. Fletcher and Pamela A. Fletcher, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Bank of America N.A., its successor and/or assigns which secures a note in the amount of \$ 158,500 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, Mortgage Electronic Registration Systems, (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** 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** has executed this subordination of lien this 3rd day of September, 2009.



Shelby Cnty Judge of Probate, AL
09/28/2009 01:14:54 PM FILED/CERT

Citibank N.A.

BY: Danielle Dorsey, Witness

BY: Lucas Percy, Witness

Mortgage Electronic Registration Systems, Inc acting as nominee for CitiBank NA

BY: Jo Ann Bibb
Jo Ann Bibb, Assistant Vice President

STATE OF)
SS
COUNTY OF)

On this _____ day of _____, 2009 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 2nd day of September, 2009 before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, personally known to me to be the Assistant Vice President and duly authorized to sign on behalf of MERS and Lucas Percy, Danielle Dorsey Witnesses of the corporation described in and which executed the foregoing instrument and acknowledged; that she signed her name thereto by like order.

K Komorowski
Notary Public in and for State