

RECORDING REQUESTED BY

PREPARED BY

AND WHEN RECORDED MAIL TO:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # 110042811346000



20100528000169850 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
05/28/2010 10:55:04 AM FILED/CERT

Space Above This Line for Recorder's Use Only

A.P.N.: 135212000005117

Order No.: 000687551249

Escrow No.: 6518079

SUBORDINATION OF LIEN

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 63368 and holder of a mortgage dated October 31, 2006, recorded November 3, 2006, book N/A, page N/A, as Instrument 20061103000542590. And herein referred to as "Existing Mortgage" in the amount of \$ 33,180.00.

WHEREAS, Kevin Kinnaird and _____, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Ally Bank Corp F/K/A GMAC Bank, its successor and/or assigns which secures a note in the amount of \$ 132,000.00 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 29th day of April, 2010.

Citibank N.A

BY: [Signature]
Lucas Percy, Witness

BY: [Signature]
Danielle Dorsey, Witness

Mortgage Electronic Registration Systems, Inc acting as nominee for Citibank N.A

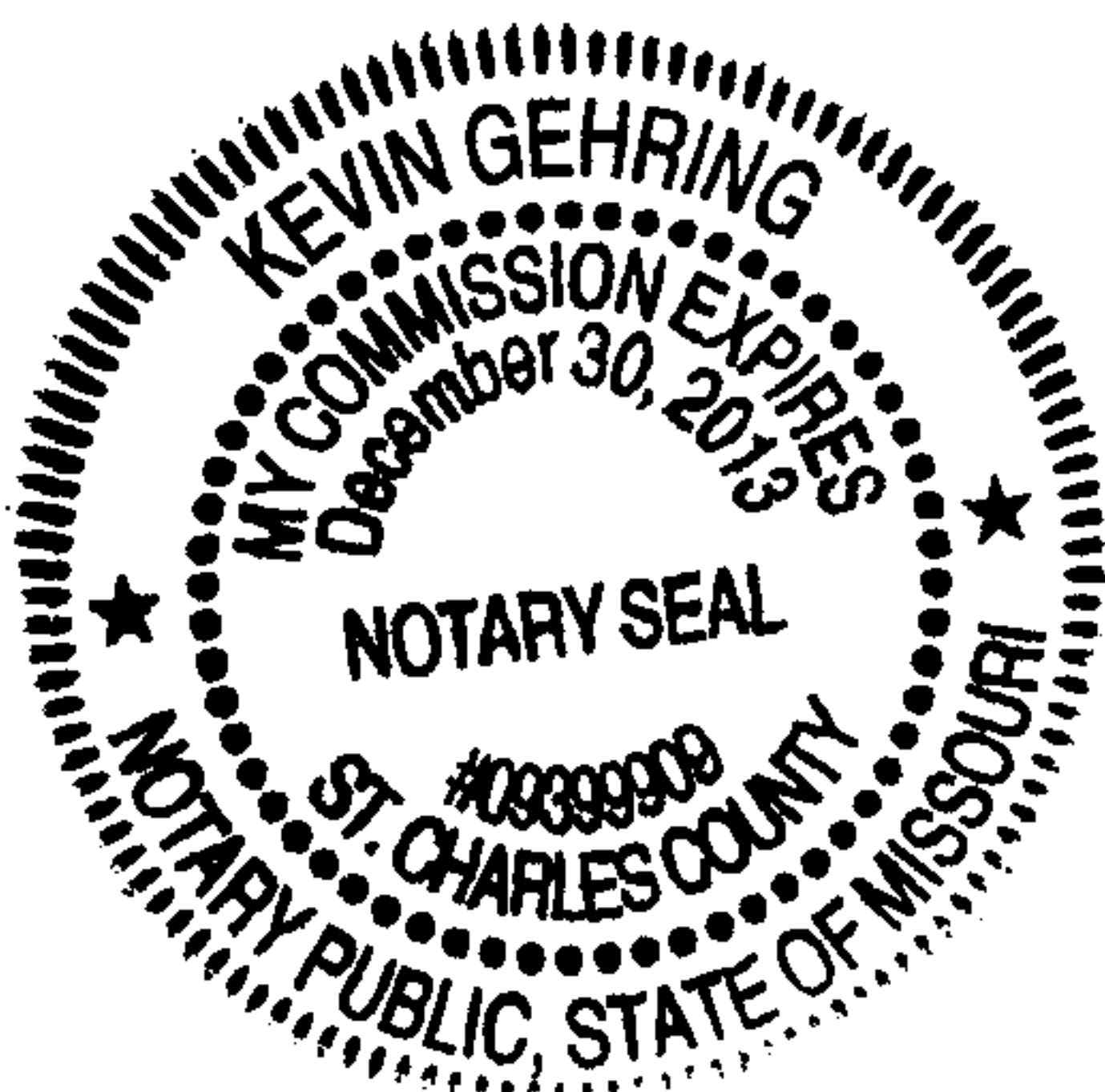
BY: [Signature]
Brian Walston Assistant Vice President

STATE OF)
County of) Ss.

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)
County of St. Charles) Ss.

On the 29th day of April, 2010 before me, the undersigned, a Notary Public in and for said County and State, personally appear Brian Walston, personally known to me to be the Assistant Vice President and duly authorized to sign on behalf of MERS and Lucas Percy and 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.



[Signature]
Notary Public in and for State
Kevin Gehring

Form No. 3301 (6/00)
Short Form Commitment, EAGLE
SE-HASP



ORDER NO: 6518079
FILE NO: 6518079N
LENDER REF: 000687551249

Exhibit "A"


The land referred to in this policy is situated in the **STATE OF ALABAMA, COUNTY OF SHELBY, CITY OF HELENA**, and described as follows:

LOT 49, ACCORDING TO THE SURVEY OF ST. CHARLES PLACE, PHASE TWO, SECTOR 7, AS RECORDED IN MAP BOOK 22, PAGE 45, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

APN # 135212000005117

 **KINNAIRD**
42118242 **AL**
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT


WHEN RECORDED, RETURN TO:
FIRST AMERICAN LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 1
Accommodation Recording Per Client Request


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