


**Prepared By:** Jo Ann Bibb  
Citibank  
1000 Technology Dr.  
O'Fallon, MO 63386

  
20101006000331680 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
10/06/2010 12:49:38 PM FILED/CERT

**Recording requested by and  
When recorded return to:  
LSI  
Custom Recording Solutions  
2550 N. Red Hill Ave.  
Santa Ana, CA. 92705  
800 756 3524 x 5011**

**Order #9633090**

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## **Subordination Agreement**

~~Recording Request By~~

20101006000331680 2/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
10/06/2010 12:49:38 PM FILED/CERT

~~And When Recorded Mail To:~~

Citibank  
1000 Technology Dr  
O'Fallon, MO 63386

Account # 110082500483000

\_\_\_\_\_ 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.**, and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 4/21/2006, recorded 5/12/2006, book     , page     , as Instrument 20060512000224620. And herein referred to as "Existing Mortgage" in the amount of \$ 25,935.

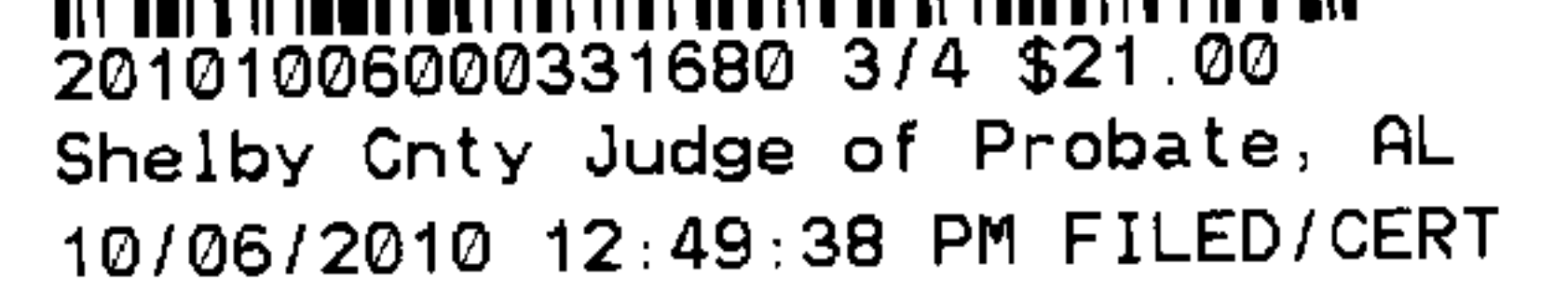
WHEREAS, Cinnamon D. Banks and     , as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Wells Fargo Bank, N.A., its successor and/or assigns which secures a note in the amount of \$ 132,417\* hereinafter referred to as "New Mortgage", be a first lien on the premises in question;  
*\*Not to exceed. To be recorded concurrently with Mortgage.*

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 2nd day of September, 2010.



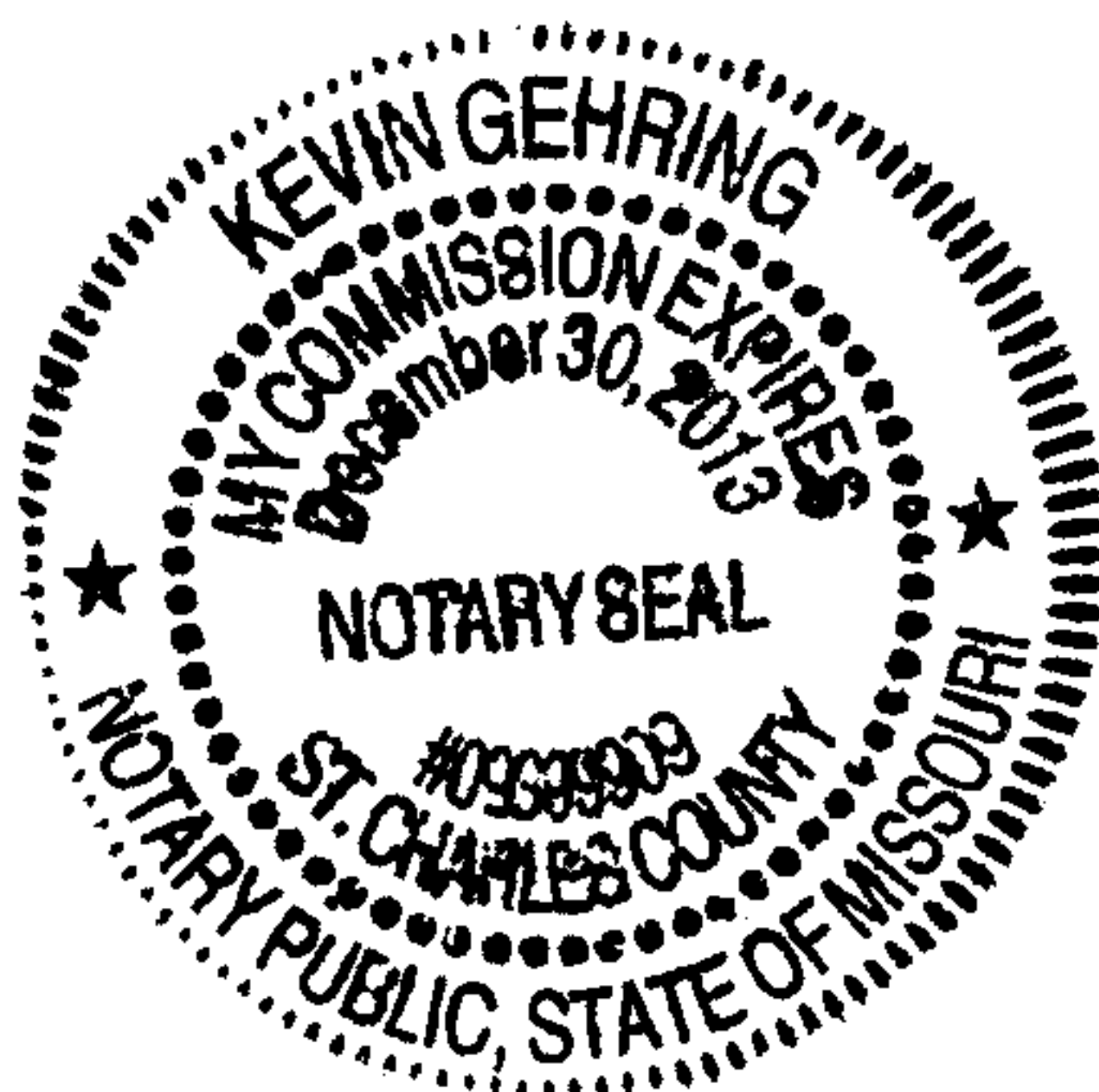
**BY:**


BY: \_\_\_\_\_

BY: \_\_\_\_\_

**SS**

Kevin Gehring



  
20101006000331680 4/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
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Order ID: 9633090  
Loan No.: 0310469648

**EXHIBIT A**  
**LEGAL DESCRIPTION**

The following described property:

Lot 111-B, according to the Survey of Summer Brook, Sector 5, Phase 2, as recorded in Map Book 21, Page 105, in the Probate Office of Shelby County, Alabama.

Excepting therefrom all oil, gas, minerals and other hydrocarbon substances below a depth of 500 feet without rights of surface entry, as reserved in instrument of record.

Assessor's Parcel Number: 23-1-11-2-003-013.045