


Prepared By:SANDEE KIM
CUSTOM RECORDING SOLUTIONS
2550 N REDHILL AVE
SANTA ANA, CA 92705
800 756 3524


20101203000405140 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/03/2010 02:34:07 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 #1005415\

Subordination of Lien

20101203000405140 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/03/2010 02:34:07 PM FILED/CERT

RECORDING REQUESTED BY

~~AND WHEN RECORDED MAIL TO:~~

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # 110100800150000

Space Above This Line for Recorder's Use Only

A.P.N.: 094204603077000

Order No.: 10054151

Escrow No.: _____

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 January 26, 2006, recorded January 31, 2006, book NA, page NA, as Instrument 20060131000049640. And herein referred to as "Existing Mortgage" in the amount of \$ 34,480.00.

WHEREAS, Tonya M. Cotton SINGLE PERSON, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to WEWS FARGO BANK, NA, its successor and/or assigns which secures a note in the amount of \$ 140,535.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

RECORD CONCURRENTLY WITH THE MORTGAGE NOT TO EXCEED DATED 11/30/10
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 14th day of October, 2010.

20101203000405140 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/03/2010 02:34:07 PM FILED/CERT

Citibank N.A.

BY: [Signature]
Danielle Dorsey, Witness

BY: [Signature]
Lucas Percy, Witness

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

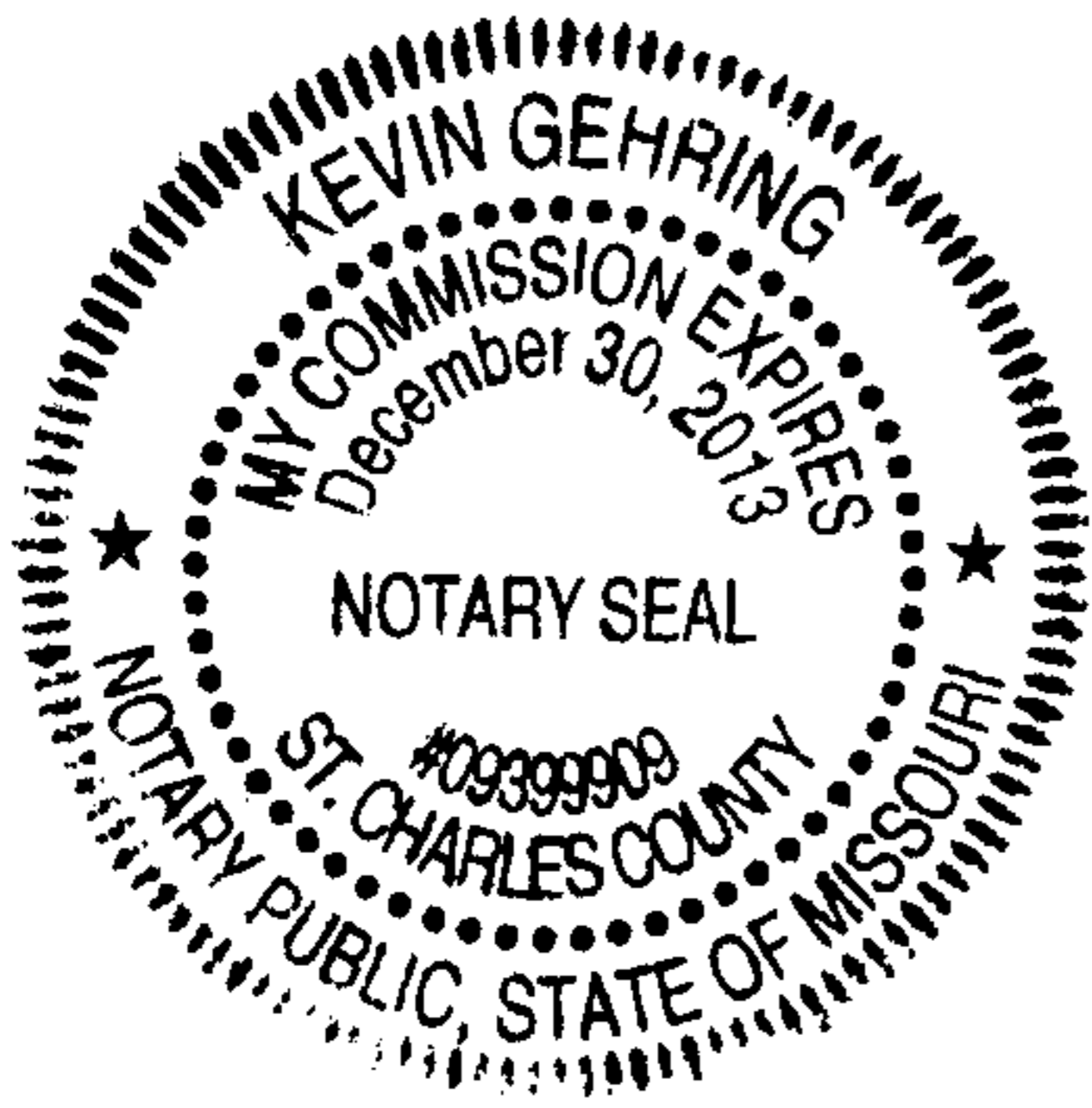
BY: [Signature] [Signature]
Jo Ann Bibb Assistant Vice President

STATE OF)
County of) Ss.

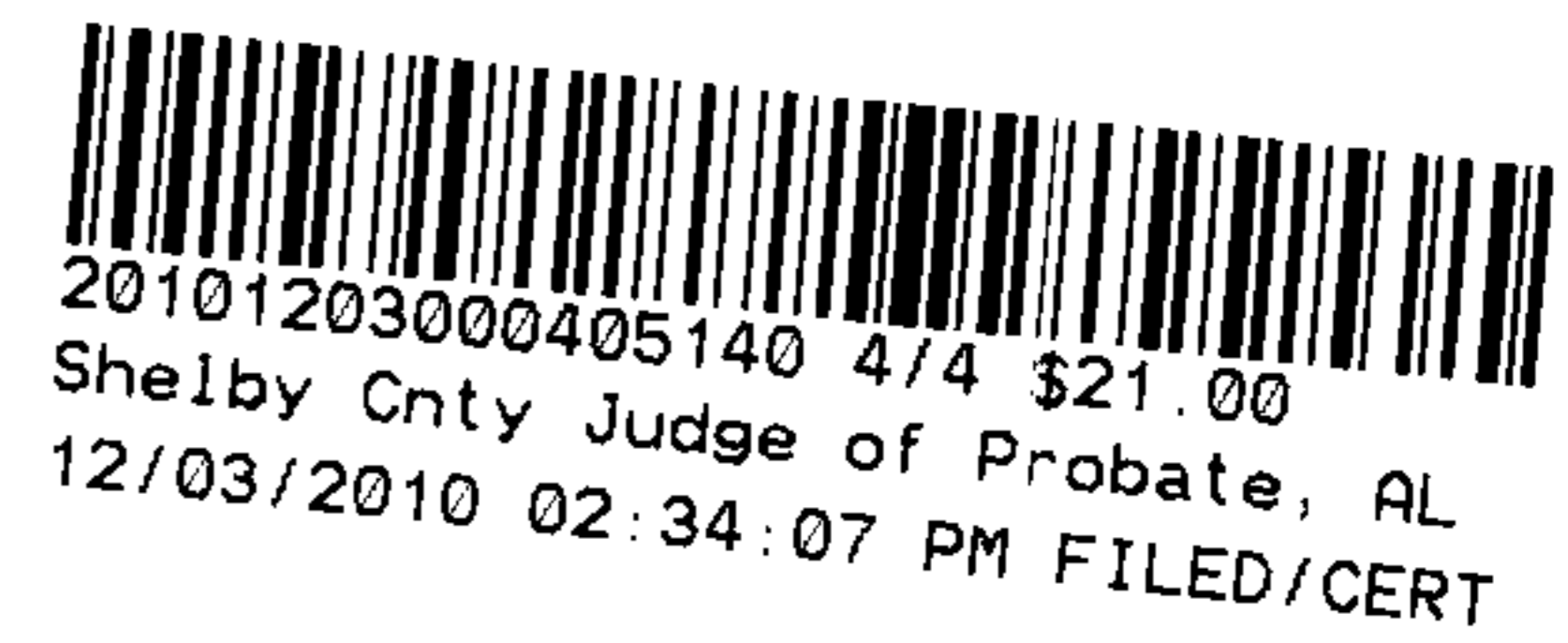
On this _____ day of _____, 2009 before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged 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 14th day of October, 2010 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 Danielle Dorsey and Lucas Percy 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



Order ID: 10054151

Loan No.: 0314391962

EXHIBIT A LEGAL DESCRIPTION

The following described property:

Lot 77, according to the Final Plat of Narrows Point-Phase 5, recorded in Map Book 35, Page 90A and B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Narrows Residential Declaration of Covenants, Conditions and Restrictions recorded as Inst. No. 2000-9755 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

Assessor's Parcel Number: 094204003077000