

Recording Request By

20110204000039520 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
02/04/2011 08:41:34 AM FILED/CERT

And When Recorded Mail To:

Recording requested by: LSI

When recorded return to :

Custom Recording Solutions

5 Peters Canyon Road

Irvine, CA 92606

800-756-3524 Ext. 5011

Account # 110111900077000

Space Above This Line for Recorder's Use Only

23522000/066002
A.P.N: _____

Order No: 10473758

Escrow No: _____

SUBORDINATION OF LIEN

10473758
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 7/10/2006, recorded 8/8/2006, book , page , as Instrument 20060808000382800. And herein referred to as "Existing Mortgage" in the amount of \$ 70,000.

WHEREAS, Alvin D. Binns AKA Alvin Binns and Maria Binns, as owners of said property desire to refinance the first lien of said property;

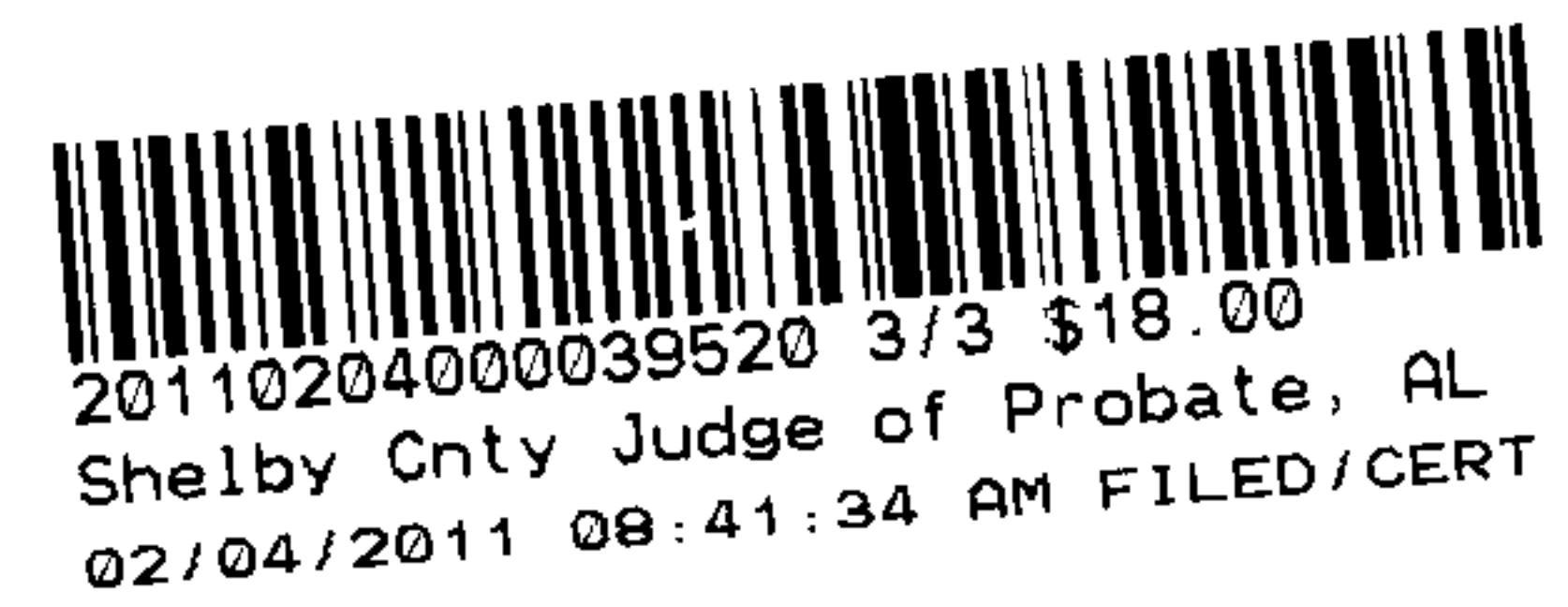
WHEREAS, it is necessary that the new lien to Wells Fargo Bank, NA, its successor and/or assigns which secures a note in the amount of \$ 187,674 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

Record Concurrently with Mortgage Dated 1/31/11
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 30th day of November, 2010.

Kevin Gehring



Order ID: 10473758
Loan No.: 0317761682

EXHIBIT A LEGAL DESCRIPTION

The following described property:

A parcel of land in Shelby County, Alabama, described as follows:

Commence at the Northwest corner of Section 22, Township 21 South, Range 3 West, Shelby County, Alabama; proceed South along the West line of said Section 22 for a distance of 532.65; turn an angle to the left of 87 degrees 30' 04" and proceed easterly for a distance of 442.17 feet to the point of beginning; continue along said line for a distance of 209.96 feet to the Westerly line of Washington Lane; turn an angle to the right of 88 degrees 23' 24" and proceed for a distance of 210.00 feet; turn an angle to the right of 91 degrees 39' 32" and proceed for a distance of 210.00 feet; turn an angle to the right of 88 degrees 21' 02" and proceed for a distance of 209.82 feet to the point of beginning.

subject to:

A twenty-foot wide easement for ingress and egress, more particularly described as follows:

Commence at the Northwest corner of Section 22, Township 21 South, Range 3 West, Shelby County, Alabama; run thence Southerly along the West line of said Section 22 for a distance of 532.65 feet to a point; thence turn 87 degrees 30' 04" left and run easterly 442.17 feet to the point of beginning of the easement being described; thence continue along last described course 209.96 feet to a point on the West margin of a paved public road (Washington Lane); thence turn 88 degrees 23' 24" right and run southerly 20.0 feet to a point; thence turn 91 degrees 36' 36" right and run Westerly 209.96 feet to a point; thence turn 88 degrees 21' 02" right and run Northerly 20.0 feet to the point of beginning.

Assessor's Parcel Number: 235220001066002