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Account # 110112200063000

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A.P.N.: 0-2-09-0-001
 - 001 - 026

Order No.: 9786878

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 September 21, 2005, recorded October 6, 2005, book _____, page _____, as Instrument 20051006000522270. And herein referred to as "Existing Mortgage" in the amount of \$ 54,000.00.

WHEREAS, Loretta Thomas and William J. Thomas, III, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to _____, its successor and/or assigns which secures a note in the amount of \$ 286,000.00 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 1st day of December, 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

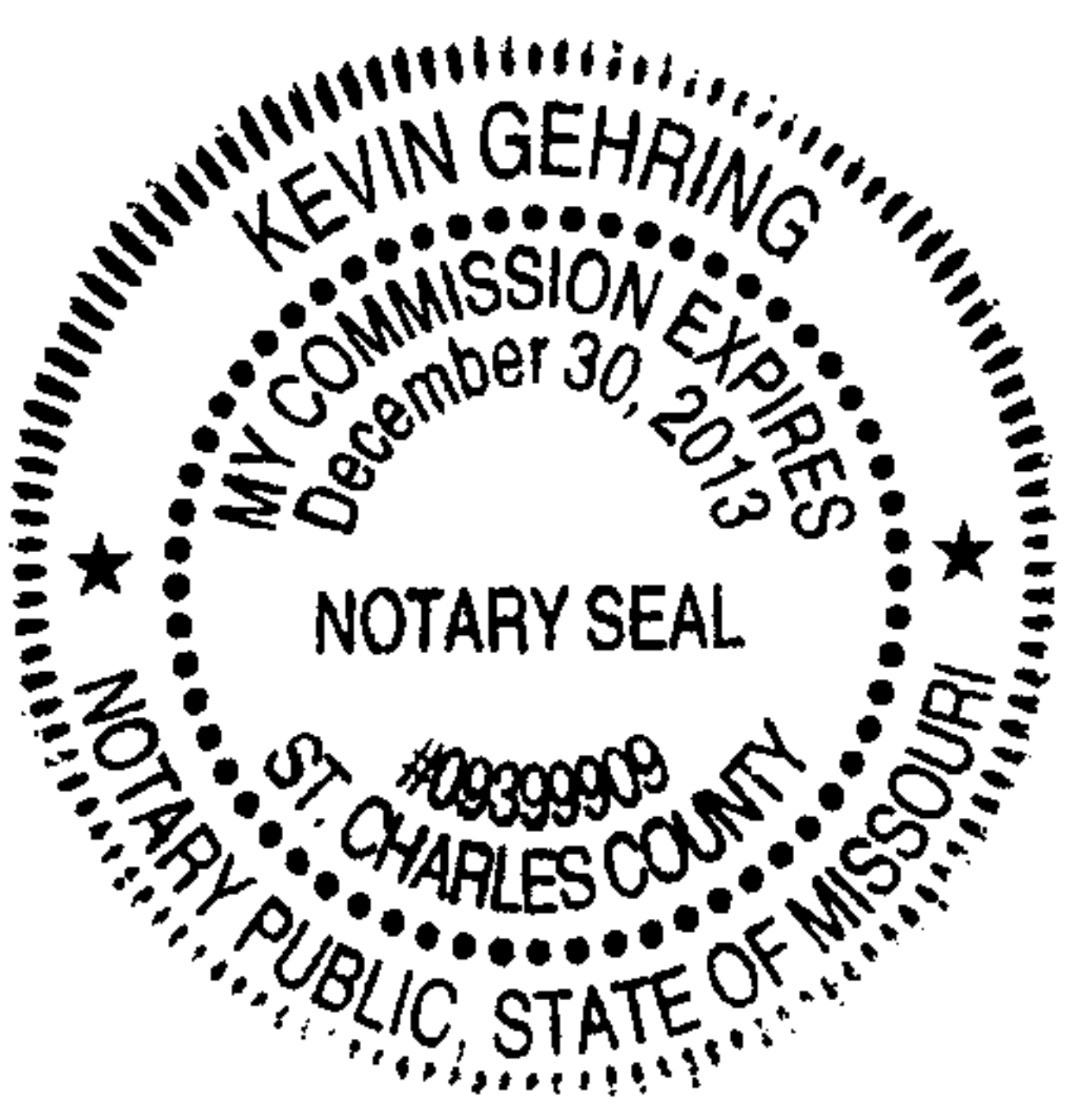
BY: [Signature]
Brian Walston Assistant Secretary

STATE OF)
County of) Ss.

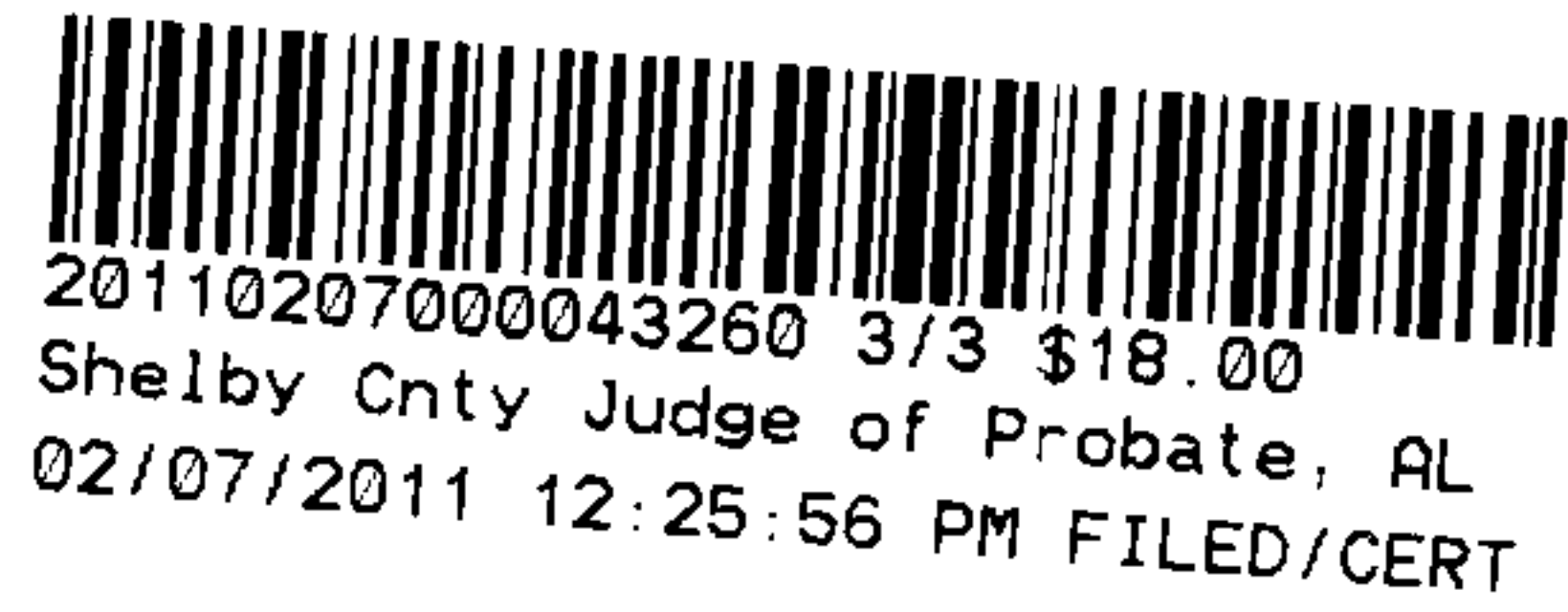
On this _____ day of _____, 2009 before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged 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 1st day of December, 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 Secretary 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



Order No.: **9786878**
Loan No.: 0270037955

Exhibit A

The following described property:

Lot 2, according to the survey of Heatherwood, 1st Sector, 2nd Addition, as recorded in Map Book 15, Page 4, in the office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Assessor's Parcel No: 10-2-09-0-001-001.226