

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

~~RECORDING REQUESTED BY~~
77069911-01

~~AND WHEN RECORDED MAIL TO:~~

~~Citibank
1000 Technology Dr
O'Fallon, MO 63386~~

~~Account # 111030908014000~~

Space Above This Line for Recorder's Use Only

A.P.N.:

Order No.:

Escrow No.:

55643428-94987 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 23, 2006, recorded October 16, 2006, book , page , as Instrument 20061016000510750 And herein referred to as "Existing Mortgage" in the amount of \$ 39,400.00

WHEREAS, Jimmy C. McCay and Rita A. McCay as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Aurora Loan Services, LLC its successor and/or assigns which secures a note not to exceed the amount of \$ 154,000.00 * hereinafter referred to as "New Mortgage", be a first lien on the premises in question; * will be recorded concurrently herewith.

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 17th day of March, 2011.

RECORDER'S MEMORANDUM
At the time of recordation, this instrument was found to be inadequate for the best photographic reproduction.

~~RETAIN IN FILE~~
~~FOR AUDIT PURPOSES~~ HJ

20110414000116200 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
04/14/2011 01:51:41 PM FILED/CERT

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]
Jo Ann Bibb Assistant Secretary

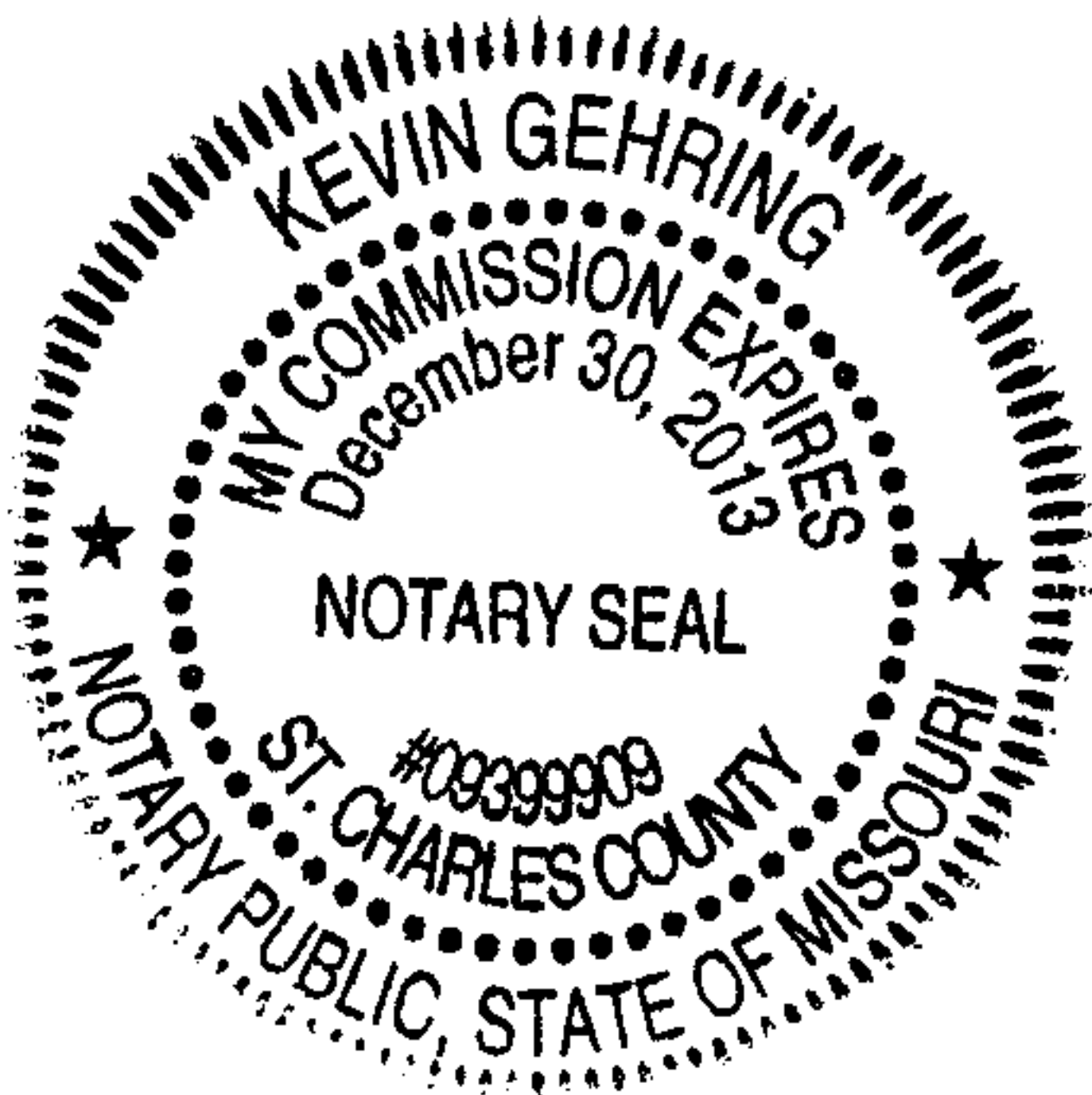
20110414000116200 2/2 \$16.00
Shelby Cnty Judge of Probate, AL
04/14/2011 01:51:41 PM FILED/CERT

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 17th day of March, 2011 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 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



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**RETAIN IN FILE #15
FOR AUDIT PURPOSES**