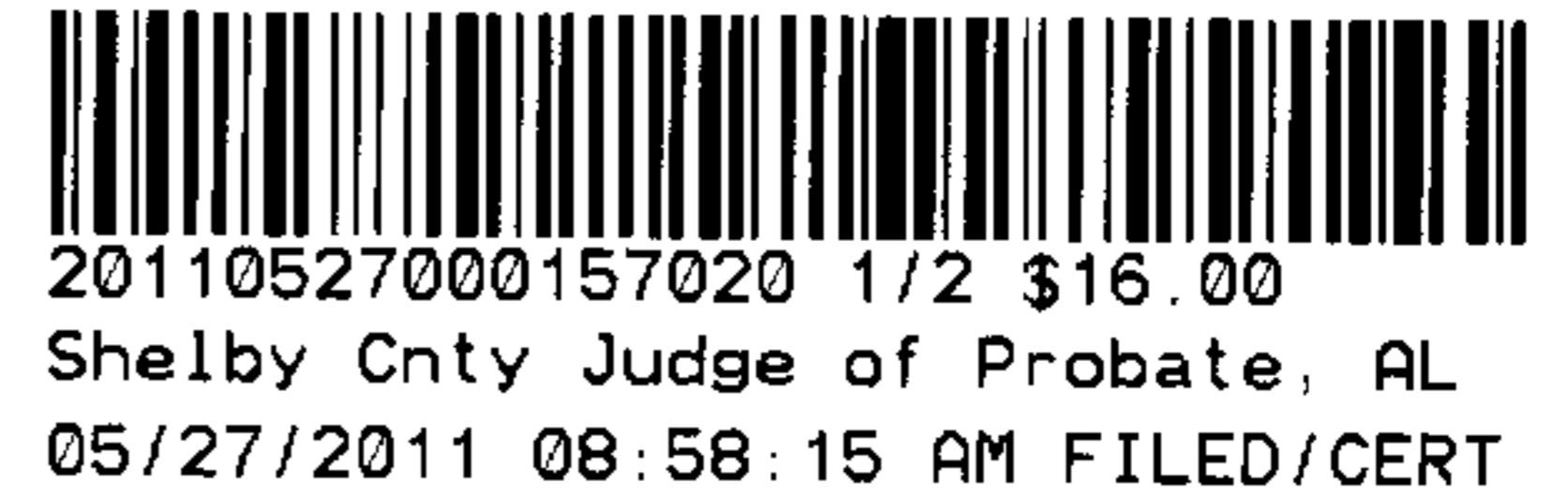


20110527
157020
1/2 \$16.00

Recording Request By

And When Recorded Mail To:

Citibank
1000 Technology Dr
O'Fallon, MO 63386



Account # 111032803288000

_____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. successor to AmeriCapital Funding, Corp.**, and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 2/10/2006, recorded 2/28/2006, book , page , as Instrument 20060228000093700. And herein referred to as "Existing Mortgage" in the amount of \$ 36,000.

Said lien was assigned to MERS, Inc. dated 2/10/2006 Instrument # 20060228000093710

WHEREAS, John P. Laird and Melanie T. Laird, as owners of said property desire to refinance the first lien of said property;

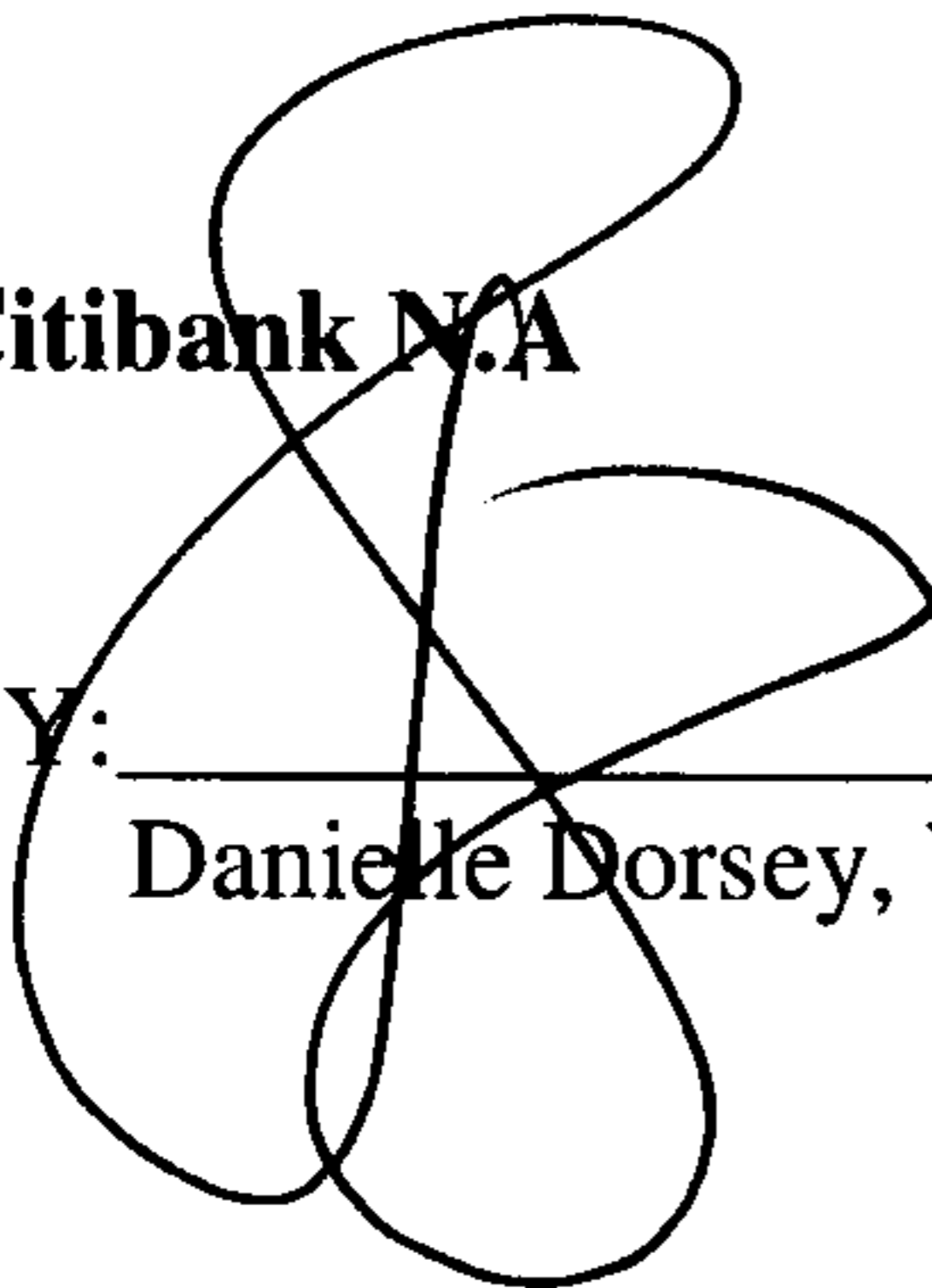
WHEREAS, it is necessary that the new lien to _____, its successor and/or assigns which secures a note in the amount not to exceed \$ 396,000 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

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";

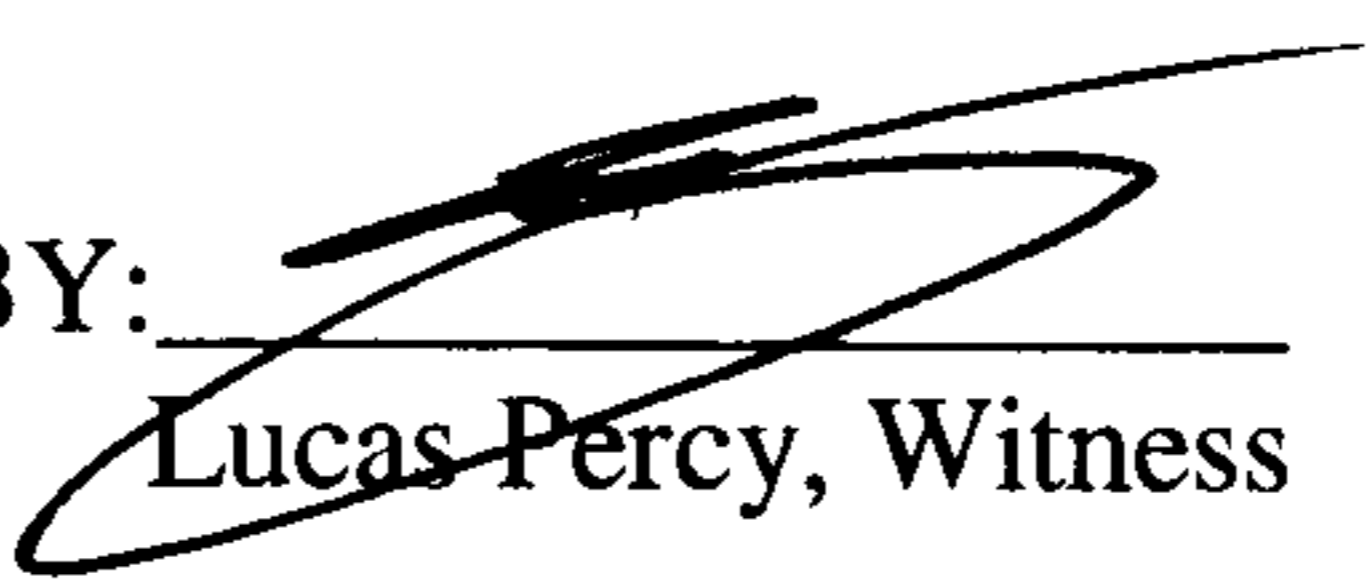
NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

20110527000157020 2/2 \$16.00
Shelby Cnty Judge of Probate, AL
05/27/2011 08:58:15 AM FILED/CERT

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems** has executed this subordination of lien this 29th day of March, 2011.


Citibank N.A
BY: 

Danielle Dorsey, Witness

BY: 

Lucas Percy, Witness

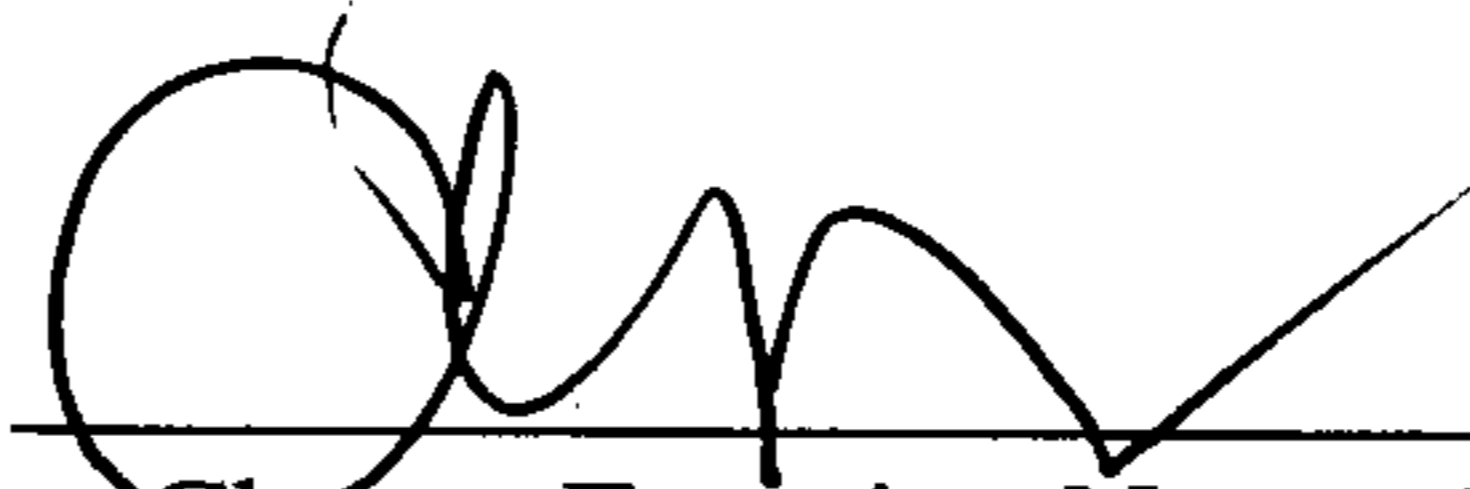
Mortgage Electronic Registration Systems, Inc acting as nominee for CitiBank NA

BY: 

Brian Walston, Assistant Secretary

STATE OF MISSOURI)
 SS
COUNTY OF ST.CHARLES)

On the 29th day of March, 2011 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, 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.



Christa Francis - Notary Public

CHRISTA FRANCIS
Notary Public-Notary Seal
State of Missouri, St Louis County
Commission # 10774567
My Commission Expires Feb 22, 2014