



20120326000102750 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
03/26/2012 01:22:06 PM FILED/CERT

_____**Space Above This Line for Recorder's Use Only**_____

Recording Request By:

And When Recorded Mail To:

Prepared by: Lucas Percy
Citibank, N.A.
1000 Technology Dr, MS 321
O'Fallon, MO 63368
866-795-4978

MERS MIN # 100194600020425659
MERS, Inc S.I.S. # 1-888-679-6377

Account # 112022309116000

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender Castle Mortgage Corporation, and Lender's assigns, Citibank, N.A. whose address is P.O. Box 2026, Flint, Michigan 48501-2026 and who is the holder of a mortgage dated December 16th, 2005, recorded December 19th, 2005, book _____, page _____, As Instrument 20051219000654240. And herein referred to as "Existing Mortgage" in the amount of \$ 50,980.00.

See Attached "Exhibit A"

WHEREAS, Russell S. Bowen and Carol Ann Bowen, 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 \$ 191,000.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, **Mortgage Electronic Registration Systems, Inc** (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, Inc** 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, Inc** has executed this subordination of lien this 28th day of Februrary, 2012.

**Mortgage Electronic Registration Systems Inc., as nominee for,
Castle Mortgage Corporation
its successors and assigns.**

BY: [Signature]
Jo Ann Bibb, Assistant Secretary


BY: [Signature]
Lucas Percy, Witness

BY: [Signature]
Kelley Yahl, Witness

STATE OF _____)
County of _____) Ss.

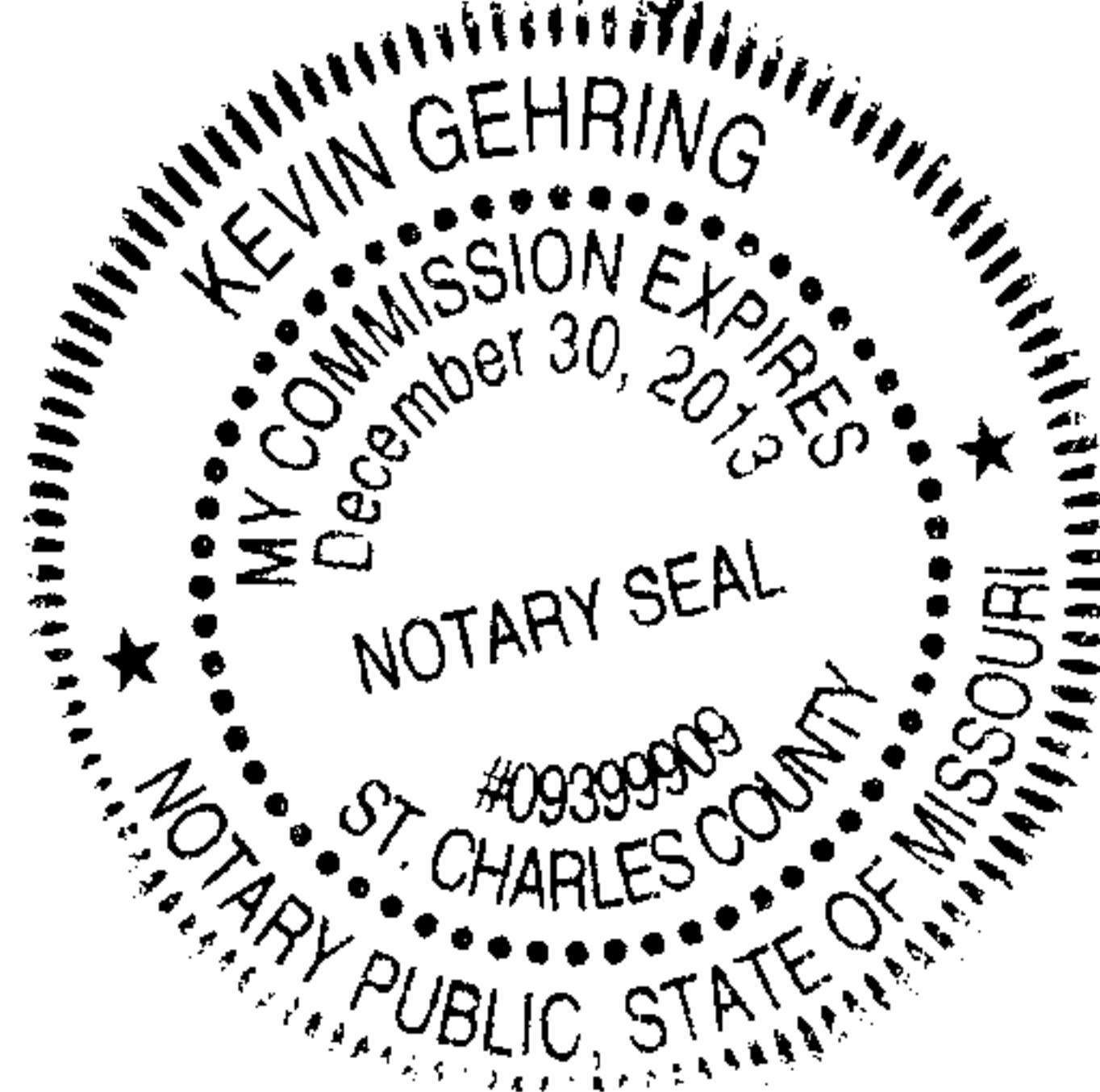
On this _____ day of _____, _____ before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged the execution of the said instrument to be the voluntary act and deed of said corporation by it voluntary executed.

- Notary Public


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STATE OF MISSOURI)
County of St. Charles) Ss.

On the 28th day of Februrary, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, Assistant Secretary of Mortgage Electronic Registration, Inc., known to me to be the person who executed the within Subordination of the Lien in behalf of said corporation and acknowledged to me that she executed the same for the purposes therein stated.



[Signature]
Kevin Gehring - Notary Public

Exhibit “A”

Lot 20, according to the Survey of Panther Ridge, as recorded in Map Book 31, page 118, in the Probate Office of Shelby County, Alabama.



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