



20120621000218290 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
06/21/2012 11:49:56 AM FILED/CERT

Space Above This Line for Recorder's Use Only 12-0137

Recording Request By:

And When Recorded Mail To:

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

MERS MIN # 100011511230567811
MERS, Inc S.I.S. # 1-888-679-6377

Account # 1119751202

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Citibank, N.A., whose address is P.O. Box, 2026 Flint, Michigan 48501-2026 and holder of a mortgage dated October 3rd, 2007, recorded October 15th, 2007, book _____, page _____, As Instrument 20071015000476750. And herein referred to as "Existing Mortgage" in the amount of \$ 40,000.00.

WHEREAS, Stephen Lee Grefseng and Lori L. Grefseng, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Citibank, N.A., its successor and/or assigns which secures a note in the amount not to exceed \$ 194,200.00 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";



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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 1st day of June, 2012.

Mortgage Electronic Registration Systems, Inc.

BY: Lorenzo Baylor
 Lorenzo Baylor, Assistant Secretary

BY: Jennifer Ciocarelli
 Jennifer Ciocarelli, Witness

BY: Jennifer Mahoney
 Jennifer Mahoney, 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

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

On the 1st day of June, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Lorenzo Baylor, 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.

"NOTARY SEAL"
 Linda Wakeland, Notary Public
 St. Louis County, State of Missouri
 My Commission Expires 8/4/2013
 Commission Number 09849937

Linda Wakeland
 Linda Wakeland – Notary Public