

20120910000342480 1/3 \$20.00
Shelby Cnty Judge of Probate, AL
09/10/2012 02:37:52 PM FILED/CERT

Space Above This Line for Recorder's Use Only

7438656

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 # 100393220063265323
MERS, Inc S.I.S. # 1-888-679-6377

Account # 112071200060000

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for **Citifinancial Mortgage Corp by merger to Citibank, NA**, whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 P.O. Box, 2026 Flint, Michigan 48501-2026 and holder of a mortgage dated 9/29/2006, recorded 10/16/2006, book _____, page _____, As Instrument 510620. And herein referred to as "Existing Mortgage" in the amount of \$40,000.

WHEREAS, Ashley Mosko and Timothy Mosko, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to ALLY BANK, its successor and/or assigns which secures a note in the amount not to exceed \$417,000 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 3rd day of August , 2012 .

Mortgage Electronic Registration Systems, Inc

BY: [Signature]
Jo Ann Bibb, Assistant Secretary



BY: [Signature]
Lucas Percy, Witness

BY: [Signature]
Dallas Carr, Witness

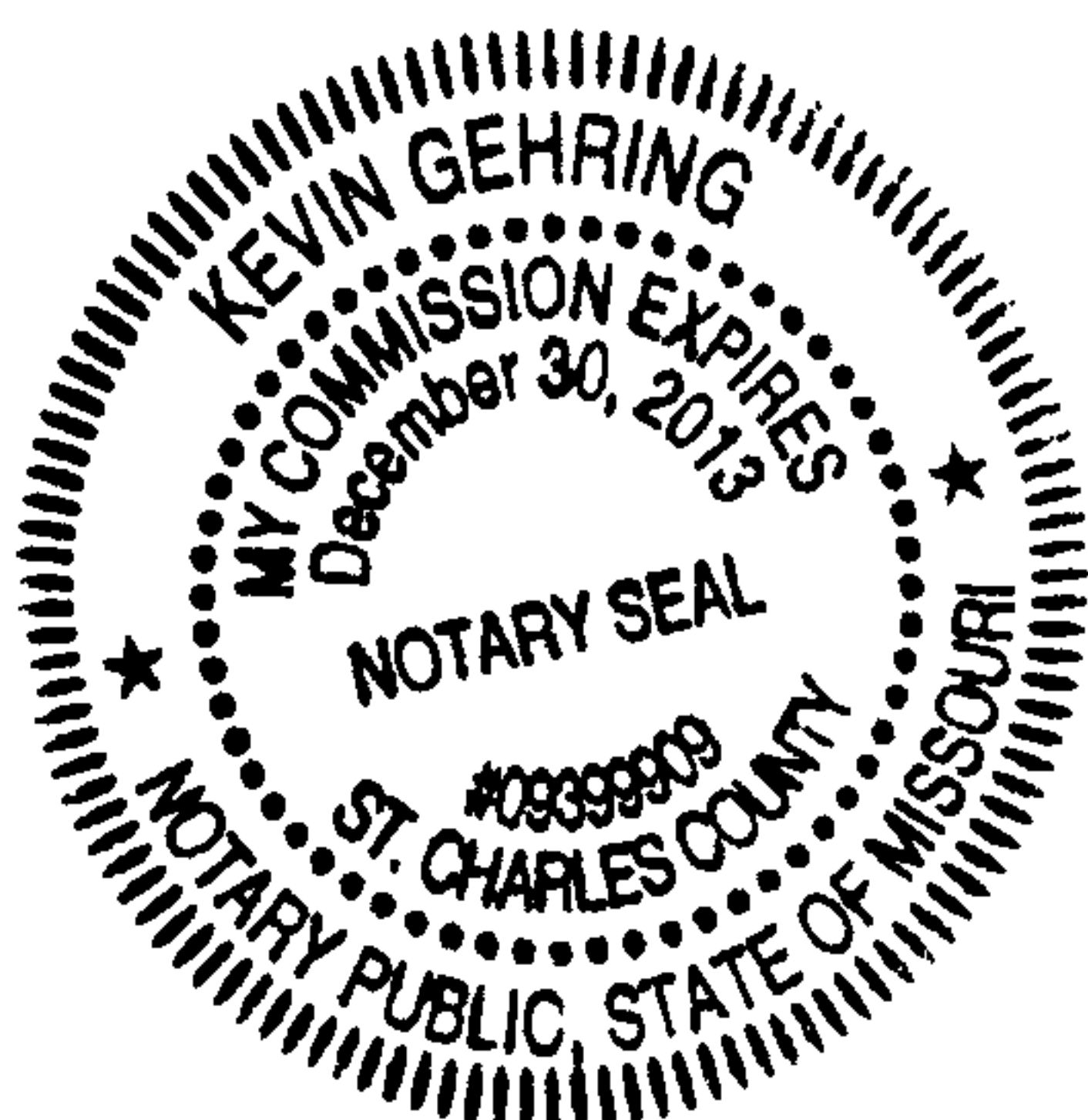
STATE)
County of) Ss.

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 Missouri)
County of St. Charles) Ss.

On the 3rd day of August , 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

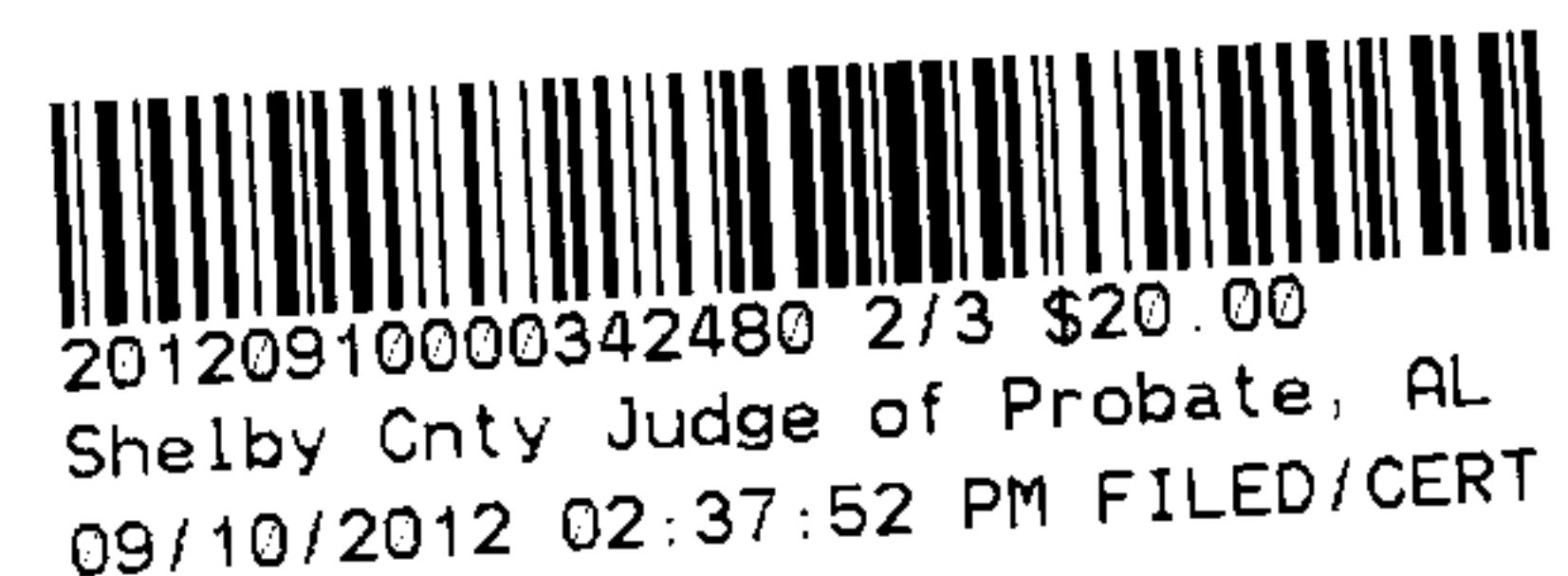


EXHIBIT A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

LOT 14-02 BLOCK 14, ACCORDING TO THE SURVEY OF MT LAUREL,
PHASE II, AS RECORDED IN MAP BOOK 30, PAGE 10 IN THE OFFICE
OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO TIMOTHY E.
MOSKO AND ASHLEY S. MOSKO, HUSBAND AND WIFE, FOR AND DURING
THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN
TO THE SURVIVOR OF THEM IN FEE SIMPLE FROM TOWN BUILDERS,
INC., AN ALABAMA CORPORATION BY DEED DATED 02/28/05 AND
RECORDED 03/01/05 IN INSTRUMENT 20050301000096930, IN THE
LAND RECORDS OF SHELBY COUNTY, ALABAMA.

PPN: 092031003064000

TIMOTHY E. MOSKO AND ASHLEY S. MOSKO, HUSBAND AND WIFE, FOR
AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER
OF THEM, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE

503 OLMSTED STREET, BIRMINGHAM AL 35242

Loan Reference Number : 7438656/000687995006

First American Order No: 45626229

Identifier:


 MOSKO
45626229

AL

FIRST AMERICAN ELS
SUBORDINATION OF LIEN



WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING


20120910000342480 3/3 \$20.00
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