

\_\_\_\_\_  
Space Above This Line for Recorder's Use Only

**Recording Request By:**

**And When Recorded Mail To:**

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

*Arilla Hart*  
*800-202-0011*

Recording Requested By & Return To:  
Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001

MERS MIN # 100011511197571814  
MERS, Inc S.I.S. # 1-888-679-6377

Account # 1119757181

A.P.N: 13112201015000

Order No: 17727305

Escrow No: \_\_\_\_\_

**SUBORDINATION OF LIEN**


WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Citimortgage, Inc., 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 September 4th, 2007, recorded September 20th, 2007, book \_\_\_\_\_, page \_\_\_\_\_, As Instrument 20070920000443140. And herein referred to as "Existing Mortgage" in the amount of \$ 34,000.00.

WHEREAS, Laura B. Richards and Steven Richards, *husband and wife,* 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 \$ 81,043.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

*Dated Date 4/26/2012*

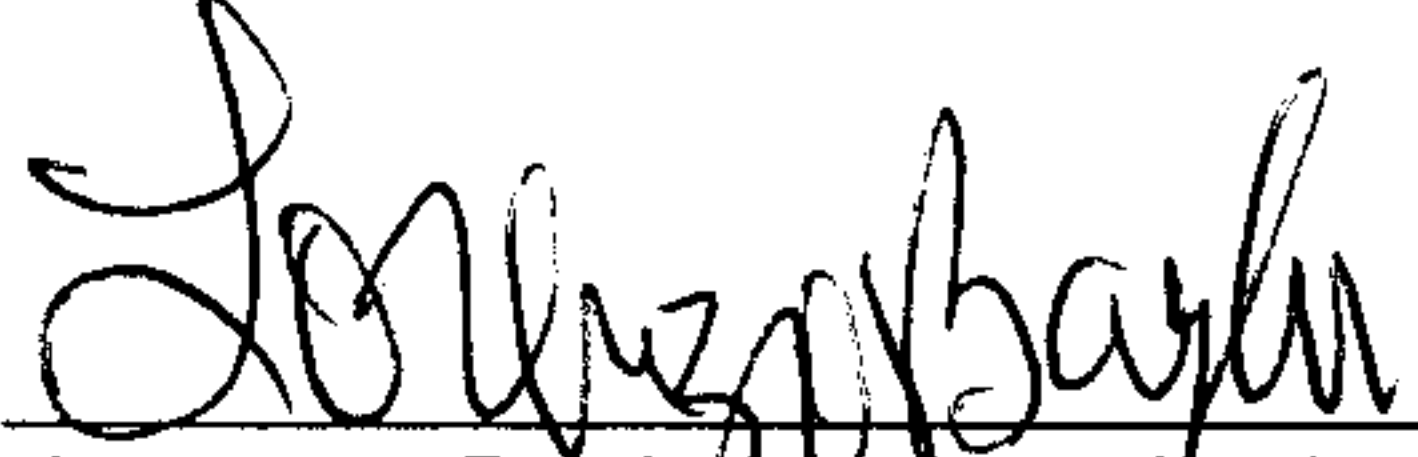
WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

  
20120911000344340 1/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
09/11/2012 12:45:21 PM FILED/CERT

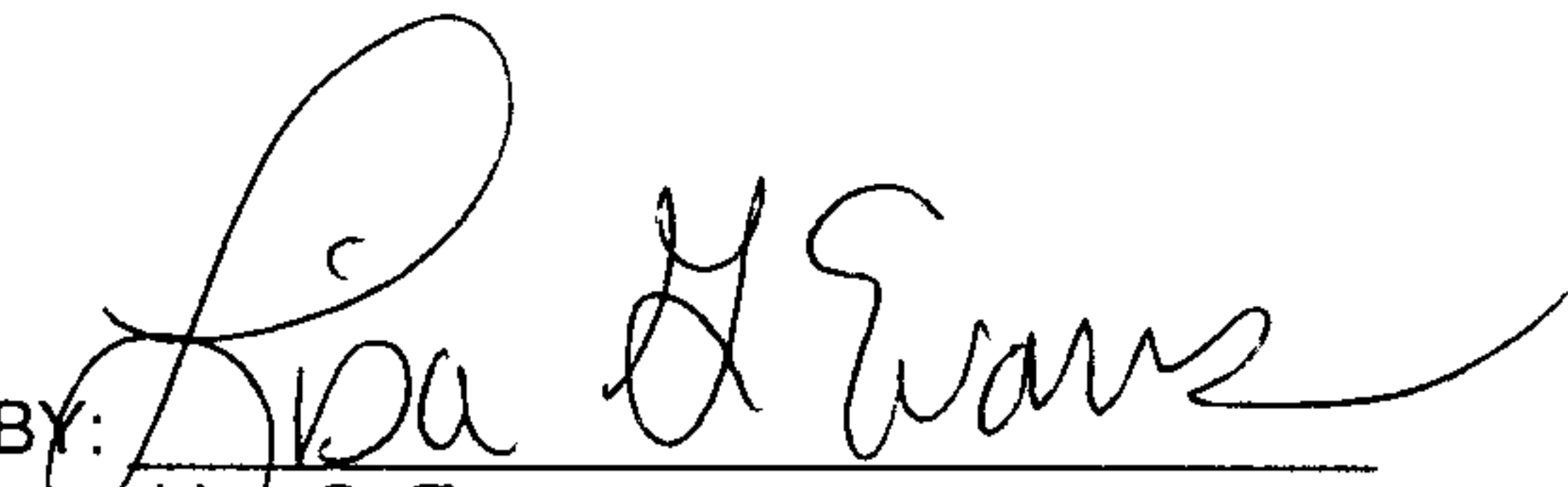
NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" 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 16th day of August, 2012.

**Mortgage Electronic Registration Systems, Inc.**

BY:   
Lorenzo Baylor, Assistant Secretary

BY:   
Felicia Prowell, Witness

BY:   
Lisa G. Evans, Witness

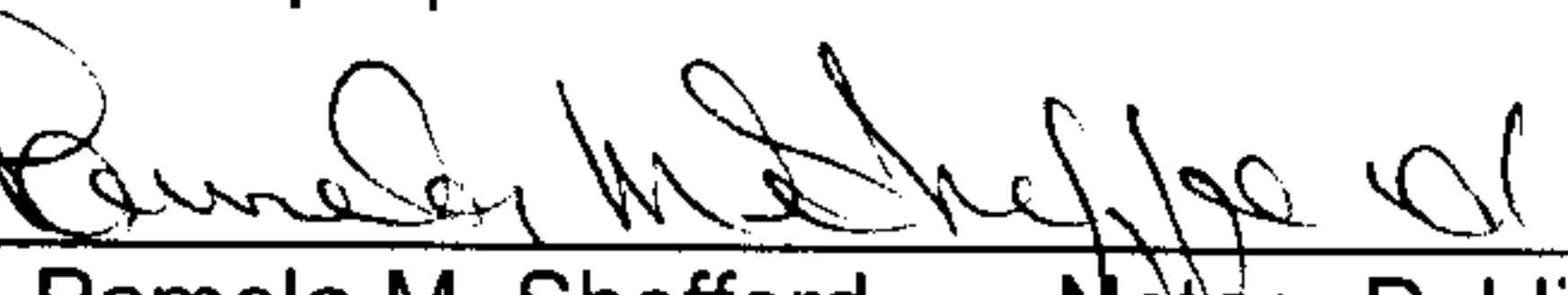
STATE OF \_\_\_\_\_ )  
County of \_\_\_\_\_ ) Ss.

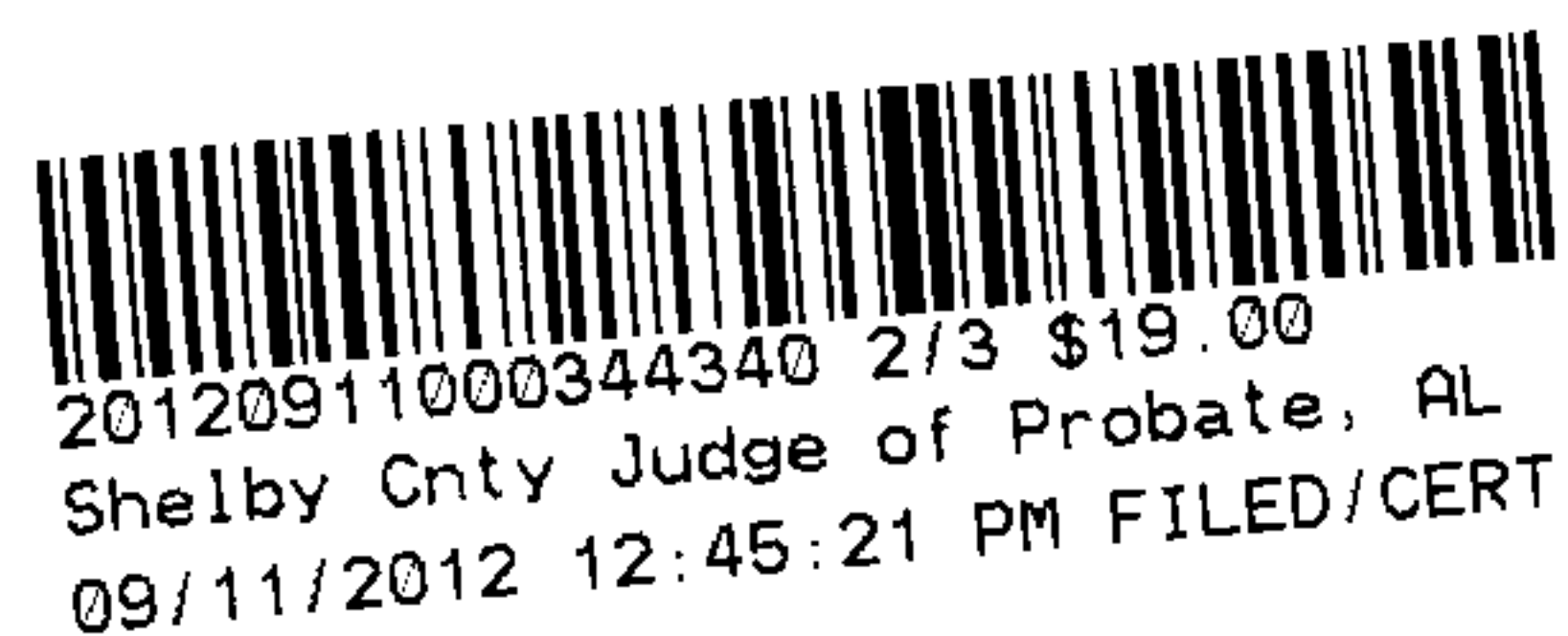
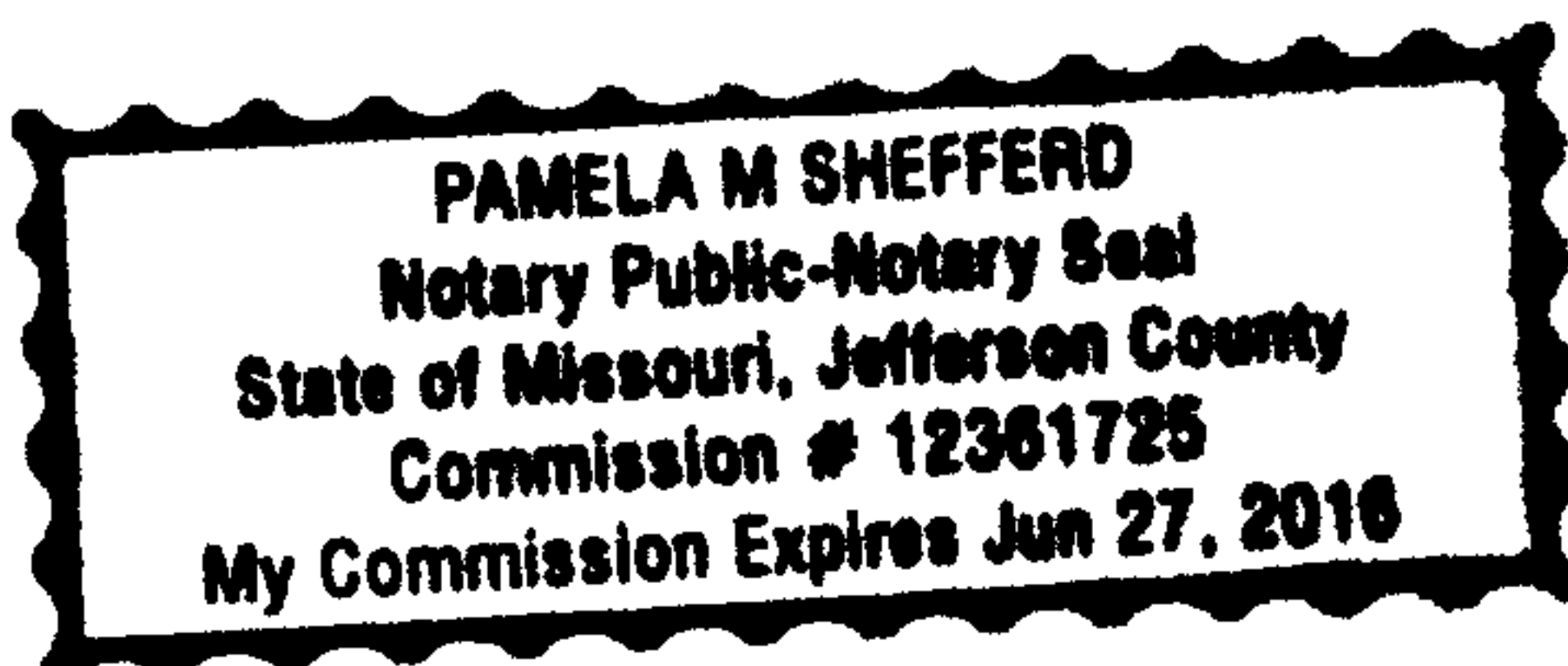
On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, a Notary Public in the state of \_\_\_\_\_, personally appeared \_\_\_\_\_, to me personally known, who being by me duly sworn or affirmed did say that person is \_\_\_\_\_, and that said instrument was signed on behalf of the said corporation 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 MISSOURI )  
County of St. Charles ) Ss.

On the 16th day of August, 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.

  
Pamela M. Shefferd -- Notary Public



**LEGAL DESCRIPTION**


**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF PELHAM, SHELBY COUNTY, STATE OF ALABAMA, ID# 131122001015000, BEING KNOWN AND DESIGNATED AS LOT 32, BLOCK 1, CAHABA VALLEY ESTATES 1ST SECTOR, SECTION 12, TOWNSHIP 20S, RANGE 03W, DISTRICT 8, AS FILED IN MAP 131122000.

COMMONLY KNOWN AS: 901 WILDERNESS CIR, PELHAM, AL 35124

BY DEED FROM AS SET FORTH IN DATED AND RECORDED , SHELBY COUNTY RECORDS, STATE OF ALABAMA.

  
20120911000344340 3/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
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