


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

Recording Request By:
And When Recorded Mail To:
Prepared by: Carlos M. Clark II
Citibank, N.A.
1000 Technology Dr, MS 321
O'Fallon, MO 63368
866-795-4978

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

Subordinate Account # **001123145991**


20121029000414710 1/3 \$19.00
Shelby Cnty Judge of Probate, AL
10/29/2012 12:48:16 PM FILED/CERT

Property Address: **774 REACH CRST , BIRMINGHAM , AL 35242-8639**

20041130000652130

A.P.N.: _____ Order No: 21605458 Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, the lender Citibank, N.A. Is the lender whose address is 1000 Technology Drive, O'Fallon, MO, 63368, who is the holder of a mortgage dated, **August 23, 2004** recorded **November, 30 2004** book __, page __, As Instrument **20041130000652130**, and herein referred to as "Existing Mortgage" in the amount of **\$20,650.00**.

The said lien was modified to \$_____, recorded _____, book _____, page _____ as Instrument

WHEREAS CHRISTIE L. GIBSON, and _____, 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 **\$101,195.00** hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, Citibank, N. A. (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, Citibank, N. A. 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, Citibank N. A. has executed this subordination of lien this 27th day of September, 2012.

Citibank N. A.

BY: 


Michelle Dewhirst, Assistant Vice President

BY: 

Witness (Printed Name) Clare Byrpa

BY: 

Witness (Printed Name) Crista Dyer


20121029000414710 2/3 \$19.00
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STATE OF MICHIGAN

)

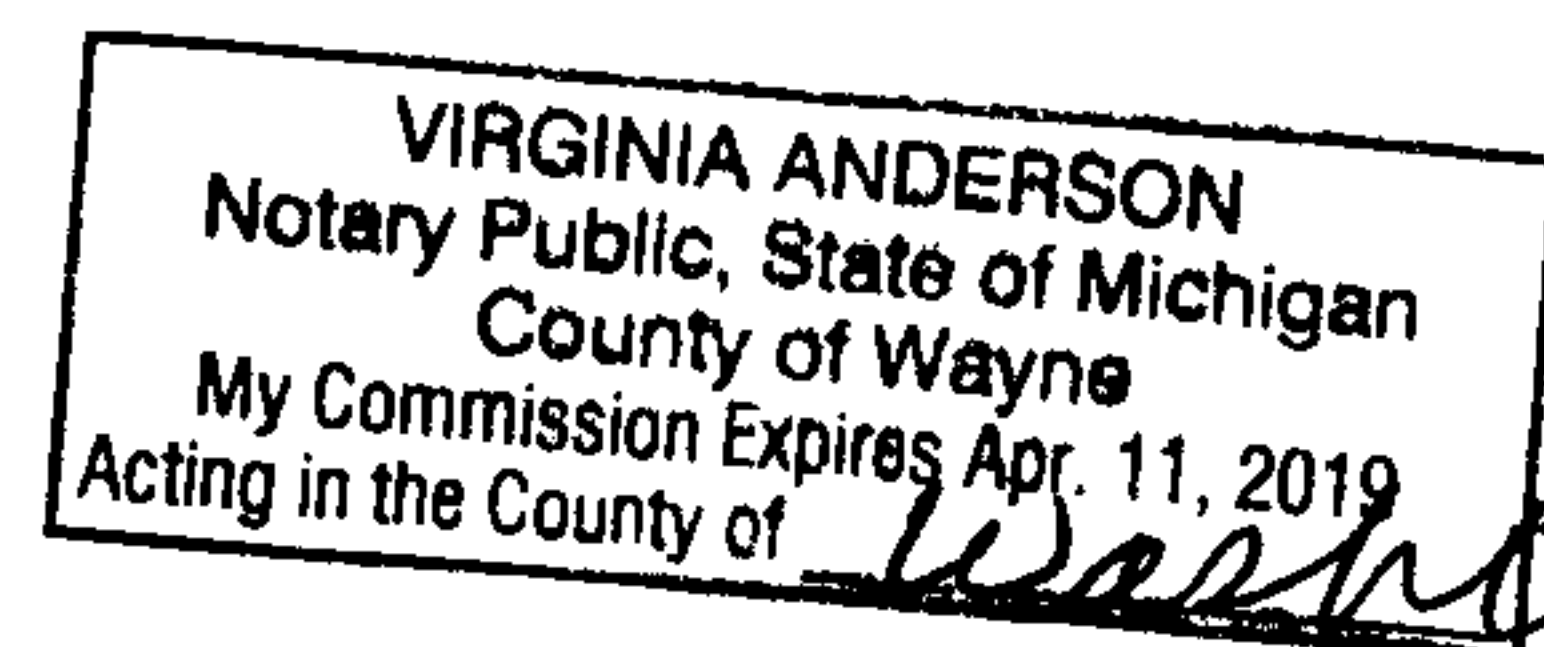
) SS.: ANN ARBOR

COUNTY OF WASHTENAW

)

On this the 27th day of September, 2012, before me, the undersigned Notary Public, personally appeared **Michelle Dewhirst, Assistant Vice President** of CITIBANK N.A., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the **Assistant Vice President** of CITIBANK N.A. and that such officer, being authorized to do so, executed the foregoing instrument in his/her capacity for the purpose contained therein, and who further acknowledged the same to be his/her free act and deed as such officer and the free act and deed of said corporation, before me.


Notary Public: **VIRGINIA ANDERSON**
My Commission Expires: **April 11, 2019**


VIRGINIA ANDERSON
Notary Public, State of Michigan
County of Wayne
My Commission Expires Apr. 11, 2019
Acting in the County of Washtenaw

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 BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 20040721000403980, ID# 094202008098000, BEING KNOWN AND DESIGNATED AS LOT 98, ACCORDING TO THE FINAL RECORD PLAT OF NARROWS REACH SECTOR, PHASE 2, AS RECORDED IN MAP BOOK 30 PAGE 58A & 58B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, BEING SITUATED IN SHELBY COUNTY, ALABAMA.
774 REACH CRST

BEING THE SAME PROPERTY AS CONVEYED FROM THE NARROWS II. INC., AN ALABAMA CORPORATION TO CHRISTIE L. GIBSON, AS DESCRIBED IN INSTR #20040721000403980, DATED 07/16/2004, RECORDED 07/21/2004 IN THE SHELBY COUNTY REGISTRY.

774 REACH CRST
BIRMINGHAM, AL 35242

BY FEE SIMPLE DEED FROM THE NARROWS II. INC., AN ALABAMA CORPORATION AS SET FORTH IN INST # 20040721000403980 DATED 07/16/2004 AND RECORDED 07/21/2004, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

