

Space Above This Line for Recorder's Use Only

9

Recording Request By

And When Recorded Mail To:

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

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

7840116-2

MERS MIN # 100011911190259666

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

Account # 112121700054000

A.P.N: _____

Order No: _____

Escrow No: _____

57292045-1756317

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for **Everhome Mortgage Company**, and Lender's assigns **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 8/24/07, recorded 10/16/07, book _____, page _____, as Instrument 20071016000478990. And herein referred to as "Existing Mortgage" in the amount of \$18,000.

WHEREAS, Philip Clinton Cochran and Laura West Cochran*, as owners of said property desire to refinance the first lien of said property; * husband and wife

WHEREAS, it is necessary that the new lien to MERS, Inc as nominee for Quicken Loans Inc., its successor and/or assigns which secures a note in the amount not to exceed \$146,525 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 17 day of December, 2012.

Mortgage Electronic Registration Systems, Inc., acting as nominee for, Everhome Mortgage Company, its successors and assigns.

BY: 
Jo Ann Bibb, Assistant Secretary

BY: 
Lucas Percy, Witness

BY: 
Kelley Yahl, Witness



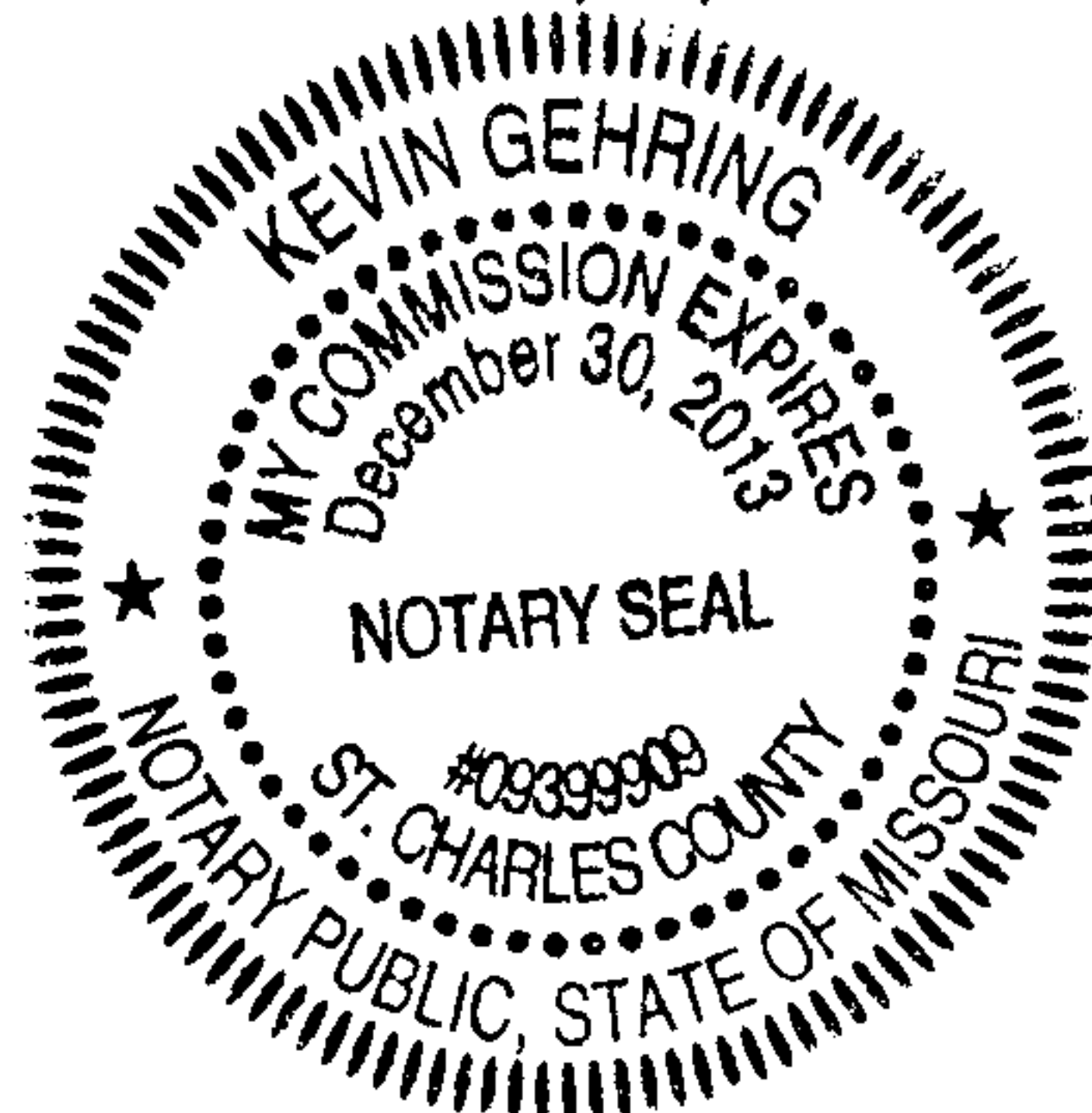
STATE of _____)
County of _____) Ss.


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 _____, 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 17 day of December, 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.




Kevin Gehring – Notary Public


20130219000070000 2/3 \$20.00
Shelby Cnty Judge of Probate, AL
02/19/2013 12:20:57 PM FILED/CERT



20130219000070000 3/3 \$20.00
Shelby Cnty Judge of Probate, AL
02/19/2013 12:20:57 PM FILED/CERT

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 5 22 1 001 012.000

Land Situated in the County of Shelby in the State of AL

LOT 28, ACCORDING TO THE SURVEY OF DEARING DOWN, AS RECORDED IN MAP BOOK 6, PAGE 136, IN
THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA

Commonly known as: 1107 Dearing Downs Dr , Helena, AL 35080



+U03516818+

1632 2/12/2013 78408116/2