

20130225000077610 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
02/25/2013 12:08:21 PM FILED/CERT

Space Above This Line for Recorder's Use Only

1719323

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 # 100011507713517836
MERS, Inc S.I.S. # 1-888-679-6377

Account # 113011100162000

A.P.N: 27-1-02-0-003-002-000 Order No: 688087717 Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for **Citibank, FSB 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 4/13/2007, recorded 4/24/2007, book _____, page _____, As Instrument 20070424000188950. And herein referred to as "Existing Mortgage" in the amount of \$39,200.

WHEREAS, Donald G. Bivins and _____, 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 \$111,000 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 14th day of January , 2013 .

Mortgage Electronic Registration Systems, Inc

BY: [Signature]
Jo Ann Bibb, Assistant Secretary

BY: [Signature]
Lucas Percy, Witness

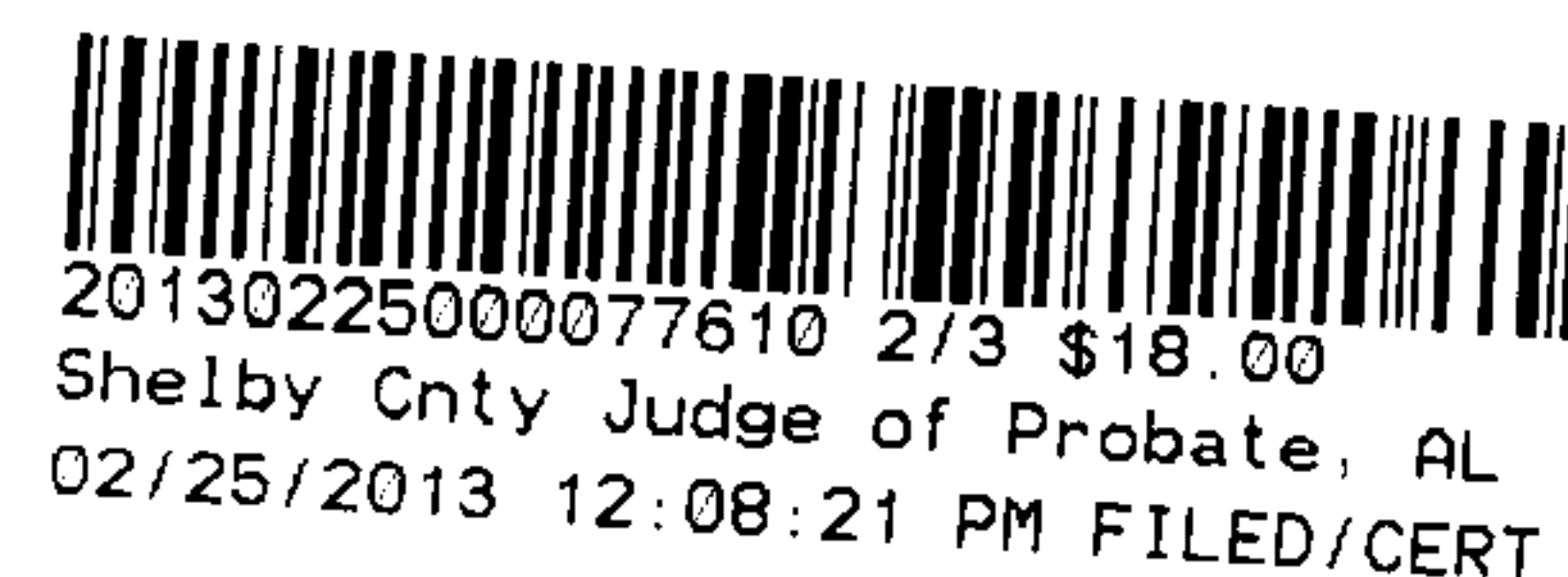


BY: [Signature]
Kelley Yahl, Witness

STATE)
County of) Ss.

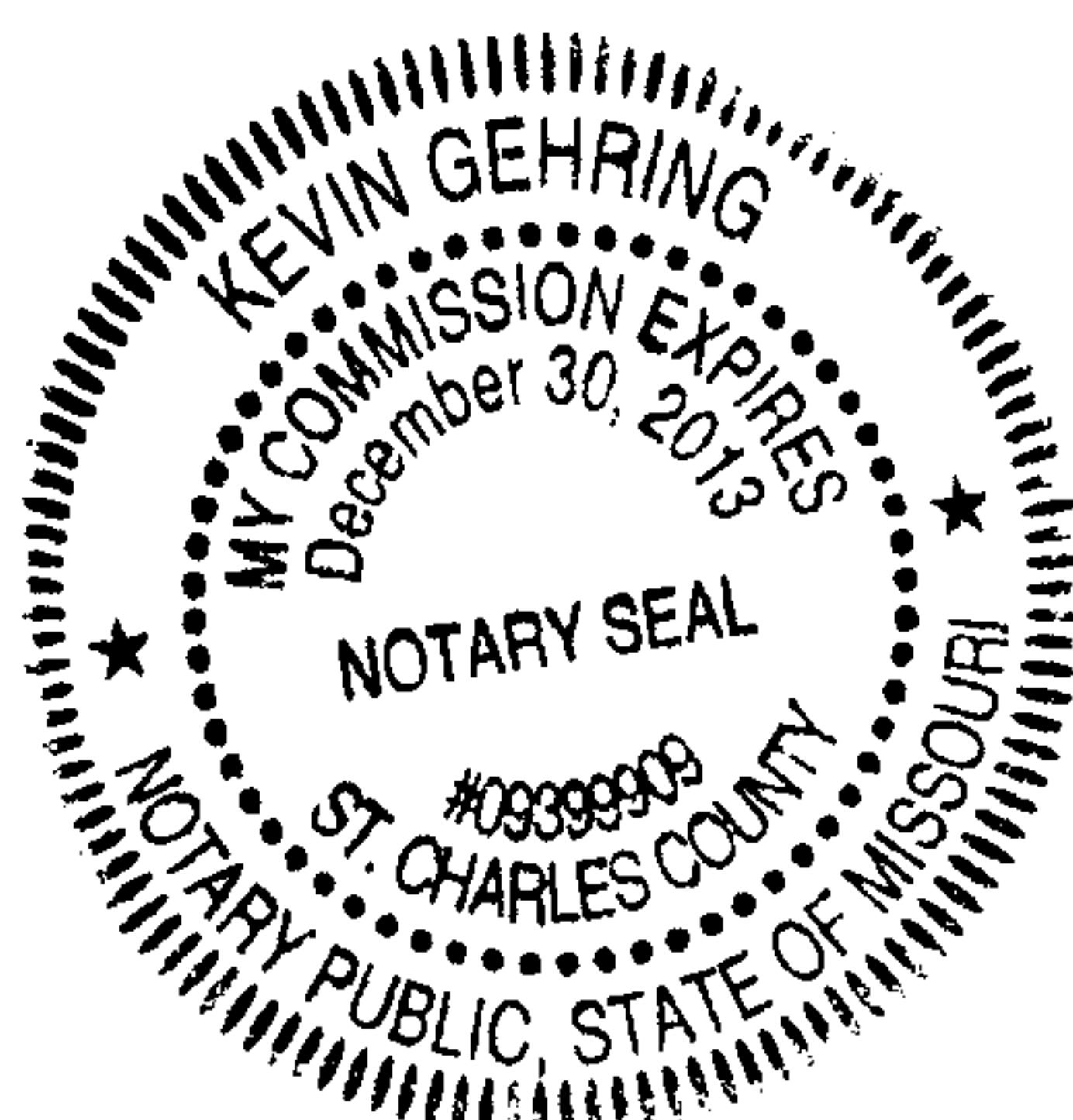
On this _____ day of _____, _____ before me, a Notary Public in the state of _____, personally appeared _____, to me personally known, who being by me duly sworn or affirmed did say that person is _____, and that said instrument was signed on behalf of the said corporation by the said _____, who acknowledged 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 14th day of January , 2013 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 Systems, 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"

Real property in the City of **MONTEVALLO**, County of **SHELBY**, State of **Alabama**, described as follows:

LOT 2, ACCORDING TO THE MAP OF AMMERSEE LAKES, FIRST SECTOR, AS RECORDED IN MAP BOOK 28, PAGES 98 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Being all of that certain property conveyed to DONALD G. BIVINS, AS JOINT TENANTS AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM from CARTUS FINANCIAL CORPORATION, FORMERLY KNOWN AS CENDANT MOBILITY FINANCIAL CORPORATION, A DELAWARE CORPORATION, by deed dated October 10, 2006 and recorded April 24, 2007 as Instrument No. 20070424000188930 of official records.

APN #: **27-1-02-0-003-002-000**

Commonly known as: 204 AMMERSEE LAKES DR, MONTEVALLO, AL 35115

 BIVINS
46502361

AL

FIRST AMERICAN ELS
SUBORDINATION OF LIEN



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