

20141003000310810  
10/03/2014 12:11:52 PM  
SUBAGREM 1/3

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

Recording Request By:

8409078

~~And When Recorded Mail To:~~

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

MERS MIN # 100011507713301645  
MERS, Inc S.I.S. # 1-888-679-6377

Account # 114090310542000

A.P.N: 09-2-09-0  
012-006-000

Order No: 000639138007

Escrow No: 8409078

**SUBORDINATION OF LIEN**

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Citibank, N.A.

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 February 2, 2007, recorded February 22, 2007, book \_\_\_\_\_, page \_\_\_\_\_, As Instrument 20070222000082250. And herein referred to as "Existing Mortgage" in the amount of \$ 236,000.00.

WHEREAS, MICHAEL B. SMITH and KIMBERLY M. SMITH, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to GreenTree Servicing LLC, its successor and/or assigns which secures a note in the amount not to exceed \$ 345,300.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

*Recording concurrently herewith*

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 5 day of September, 2014

**Mortgage Electronic Registration Systems, Inc.**

BY: [Signature]  
Richard A. Baggett, Assistant Secretary

BY: [Signature]  
Nancy Kuehnel, Witness

BY: [Signature]  
Jerome Fears, Witness



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

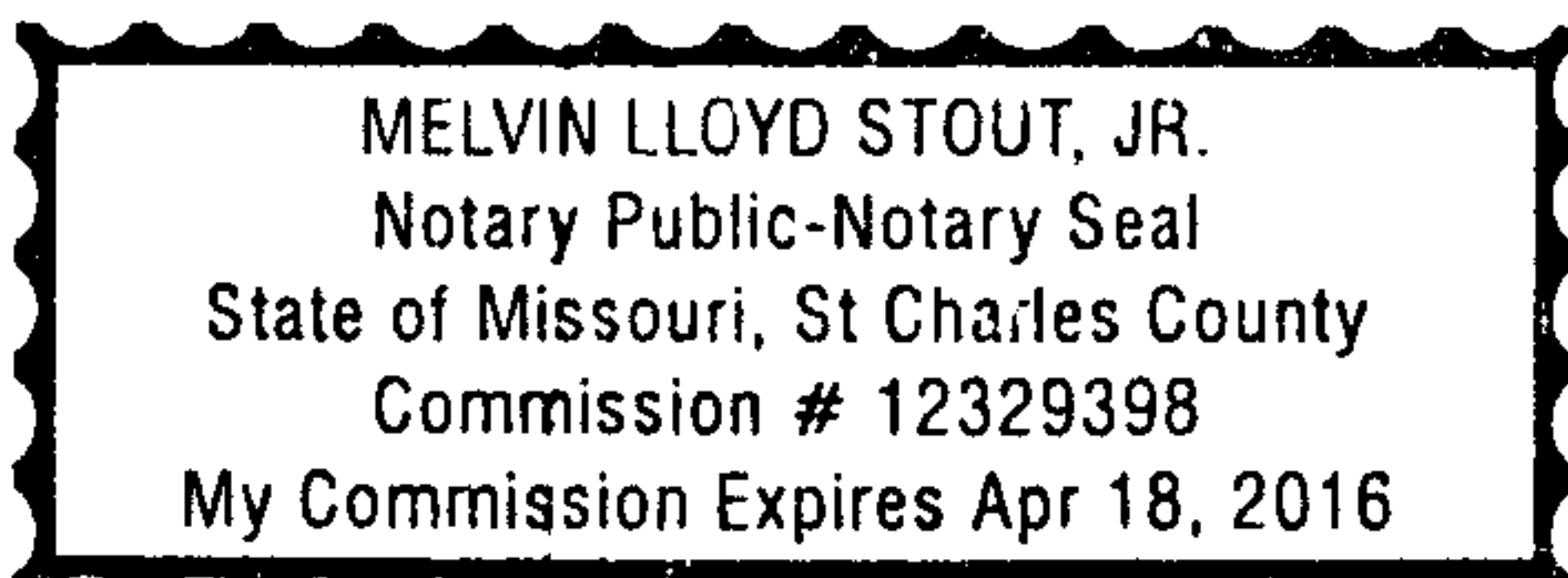
On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, a Notary Public in the state of \_\_\_\_\_, personally appeared \_\_\_\_\_, to me personally known, who being by me duly sworn or affirmed did say that person is \_\_\_\_\_, and that said instrument was signed on behalf of the said corporation 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 5 day of September, 2014 before me, the undersigned, a Notary Public in and for said County and State, personally appear Richard A. Baggett, 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]  
Melvin Lloyd Stout, Jr. - Notary Public



**EXHIBIT 'A'**

File No.: **8409078n (pf)**

Property: **145 SHEFFIELD LANE, BIRMINGHAM, AL 35242**

**LOT 2205, ACCORDING TO THE MAP OF HIGHLAND LAKES, 22ND SECTOR, PHASE I, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 33, PAGE 79 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.**

**TOGETHER WITH NONEXCLUSIVE EASEMENT TO USE THE PRIVATE ROADWAYS, COMMON AREA ALL AS MORE PARTICULARLY DESCRIBED IN THE DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, RECORDED AS INSTRUMENT #1994-07111 AND AMENDED IN INST. #1996-17543 AND FURTHER AMENDED IN INST. # 1999-31095 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR HIGHLAND LAKES, A RESIDENTIAL SUBDIVISION, 22ND SECTOR, PHASE I, RECORDED AS INSTRUMENT NO. 20040823000471390 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED TO AS, THE "DECLARATION").**

**A.P.N. 09 2 09 0 012 005.000**

 **SMITH**  
**49217538**

**FIRST AMERICAN ELS**  
**SUBORDINATION OF LIEN**



**AL**

*WHEN RECORDED, RETURN TO:*  
*FIRST AMERICAN TITLE INSURANCE CO.*  
*1100 SUPERIOR AVENUE, SUITE 200*  
*CLEVELAND, OHIO 44114*  
*NATIONAL RECORDING*

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Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
10/03/2014 12:11:52 PM  
\$20.00 CHERRY  
20141003000310810

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the official text.