

Recording Request By

And When Recorded Mail To:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # 109021201349000

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

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

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS)** which is acting solely as nominee for the lender **Citibank N.A successor by merger to Citibank F.S.B.**, and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 12/13/2006, recorded , book 2628, page 51, as Instrument . And herein referred to as "Existing Mortgage" in the amount of \$26,800.

WHEREAS, Chris Parbs and Ashley Parbs, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Bancorpsouth, its successor and/or assigns which secures a note in the amount of \$111,745 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, Mortgage Electronic Registration Systems, (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** 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** has executed this subordination of lien this 12th day of March, 2009.

Bancorp

