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## Subordination Agreement

Prepared by: Jo Ann Bibb  
CitiBank  
1000 Technology Dr  
O'Fallon MO 63386  
Phone #: 866-795-4978

Recording Requested by and  
When recorded returned to: LSI  
✓ Custom Recording Solutions  
5 Peters Canyon Road Ste. 200  
Irvine, CA 92606  
(800) 756-3524 ext. 5011

CRS# 11776569

Indexing Instructions (Abbreviated Legal Description): Lot 2, Section A, Buena Vista  
Lakes Subdivi, Sect 13, T4S, R8W, Book 4, Pages 34-37

Grantor: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC(MERS)  
acting as nominee for Citibank, NA  
DAVID A. RICHARDSON AND GWENDOLYN C. RICHARDSON

Grantee: WELLS FARGO BANK, NA

Recording requested by: LSI  
 When recorded return to :  
 Custom Recording Solutions  
 5 Peters Canyon Road Suite 200  
 Irvine, CA 92606 -11776569  
 800-756-3524 Ext. 5011  
 Citibank  
 1000 Technology Dr, MS 321  
 O'Fallon, MO 63386

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

Account # 111060100086000

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A.P.N: 4-08-6-13-01-0- Order No: 11776569 Escrow No: \_\_\_\_\_  
00002-00

### SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS, Inc)** which is acting solely as nominee for the lender **Citibank N.A** and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 12/28/2006, recorded 1/2/2007, book 2635, page 61, Instrument \_\_\_\_\_. And herein referred to as "Existing Mortgage" in the amount of \$ 38,250.

WHEREAS, David A. Richardson and Gwendolyn C. Richardson, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Wells Fargo Bank N.A, its successor and/or assigns which secures a note in the amount not to exceed \$ 108,695 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;  
Dated 6-30-11 recorded 7-06-11 bk. 3318 pg. 506

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, 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 1st day of June, 2011.



Order ID: 11776569  
Loan No.: 0203852983

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 2, Section A, Buena Vista Lakes Subdivision, in Section 13, Township 4 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 4, Pages 34-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Assessor's Parcel Number: 4-08-6-13-01-0-00002-00