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## Subordination Agreement

Prepared by: Brian Walston  
1000 Technology Dr. MS 321  
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# 11826220

Indexing Instructions (Abbreviated Legal Description): Lot 21, Branch Estates  
Subdivision, Sec. 35, Township 1 South, Range 6 West. bk. 59 pg. 18

Grantor: Mortgage Electronic Registration Systems, Inc.(Mers) which is acting as  
nominee for Lender and Lender's assigns CitiMortgage, Inc.  
Jeremy E. Abney and Vanessa G. Abney

Grantee: Wells Fargo Bank, N.A.

Recording Request By

~~And When Recorded Mail To:~~CitiMortgage, Inc  
1000 Technology Dr, MS 321  
O'Fallon, MO 63386

MIN # 100140900000217380

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

Account # 111060500516000

\_\_\_\_\_  
Space Above This Line for Recorder's Use OnlyA.P.N: 1-06-7-35-29-0 Order No: 11826270 Escrow No: \_\_\_\_\_  
00021-00**SUBORDINATION OF LIEN**

WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS, Inc)** which is acting solely as a nominee a for Lender and Lender's assigns **CitiMortgage, Inc** and whose address is 1000 Technology Drive, O'Fallon, MO 63366 in consideration of **Mortgage Electronic Registration Systems, Inc (MERS, Inc)** acting solely as a nominee for Lender and Lender's assigns (**MERS, Inc/Pulaski Mortgage Company**) and holder of a mortgage dated 9/6/05, recorded 9/23/05, book 2312, page 333. And herein referred to as "Existing Mortgage" in the amount of \$ 29,000.

WHEREAS, Jeremy E. Abney and Vanessa G. Abney, 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 \$ 107,373 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. 526

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 6th day of June, 2011.



Order ID: 11826220  
Loan No.: 0325155554

**EXHIBIT A  
LEGAL DESCRIPTION**

The following described property:

Lot 21, Branch Estates Subdivision, situated in Section 35, Township 1 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi, as per plat recorded in Plat Book 59, Page 18, in the Office of the Chancery Clerk of DeSoto County, MS.

Assessor's Parcel Number: 1-06-7-35-29-0-00021-00