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7/19/12 12:06:49  
DK T BK 3,470 PG 526  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Space Above This Line for Recorder's Use Only

*Prepared By*  
Recording Request By:

Recording Requested By & Return To:  
Chicago Title ServiceLink Division

\* 4000 Industrial Blvd  
Aliquippa, PA 15001

866-795-4978

MERS MIN # 1000115-0630053709-0

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

Account #001122982146

Property Address: 8599 Bell Forrest Dr. Olive Branch, MS 38654

A.P.N: \_\_\_\_\_ Order No: \_\_\_\_\_ Escrow No: \_\_\_\_\_

**SUBORDINATION OF LIEN**

**WHEREAS**, Mortgage Electronic Registration Systems, Inc., (MERS), which is acting solely as a nominee for the lender Citibank, N. A., and whose address is P.O. Box 2026 Flint, MI 48501-2026, and who is the holder of a mortgage dated **February 15<sup>th</sup>, 2006**, recorded **March 1<sup>st</sup> 2006**, book **2419**, page **593**, As Instrument\_\_\_\_\_. And herein referred to as "Existing Mortgage" in the amount of **\$22,000**.

**WHEREAS**, **Terry W. Anderson** and, **Lucille H. Anderson A/K/A Lucille H. Steward** as owners of said property desire to refinance the first lien of said property;

**WHEREAS**, it is necessary that the new lien to **Citibank, N.A.** its successor and/or assigns which secures a note in the amount not to exceed **\$113,937** hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

*dated 3/27/12 Recorded 5/2/12 BK 3434 Pg 73*

**WHEREAS**, Mortgage Electronic Registration Systems, Inc (the "Mortgagee") of "Existing Mortgage" and Citibank, N. A. (the "Lender") of "Existing Mortgage" are willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

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**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 and Citibank, N. A. hereby subordinate 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 and Citibank N. A. have executed this subordination of lien this **19th** day of **March, 2012**.

**Mortgage Electronic Registration Systems Inc.**

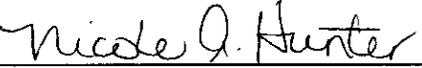
BY:   
\_\_\_\_\_  
**Natalie Ridalls, Assistant Secretary**

**Citibank N. A.**

BY:   
\_\_\_\_\_  
**Natalie Ridalls, Assistant Vice President**

STATE OF MICHIGAN )  
 ) **SS.: ANN ARBOR**  
COUNTY OF WASHTENAW )

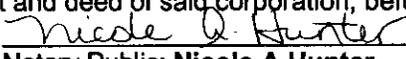
On this the **19th** day of **March, 2012**, before me, the undersigned Notary Public, personally appeared **Natalie Ridalls, Assistant Secretary** of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the **Assistant Secretary** of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC.. and that such officer, being authorized to do so, executed the foregoing instrument in his/her capacity for the purpose contained therein , and who further acknowledged the same to be her free act and deed as such officer and the free act and deed of said corporation, before me.

  
\_\_\_\_\_  
Notary Public: **Nicole A Hunter**  
My Commission Expires: **September 29, 2015**

STATE OF MICHIGAN )  
 ) **SS.: ANN ARBOR**  
COUNTY OF WASHTENAW )

**NICOLE A. HUNTER**  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF WAYNE  
MY COMMISSION EXPIRES **Sep 29, 2015**  
ACTING IN COUNTY OF *Washtenaw*

On this the **19th** day of **March, 2012**, before me, the undersigned Notary Public, personally appeared **Natalie Ridalls, Assistant Vice President** of CITIBANK N.A., signer and sealer of the foregoing instrument, who acknowledged himself/herself to be the **Assistant Vice President** of CITIBANK N.A. and that such officer, being authorized to do so, executed the foregoing instrument in his/her capacity for the purpose contained therein , and who further acknowledged the same to be her free act and deed as such officer and the free act and deed of said corporation, before me.

  
\_\_\_\_\_  
Notary Public: **Nicole A Hunter**  
My Commission Expires: **September 29, 2015**

**NICOLE A. HUNTER**  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF WAYNE  
MY COMMISSION EXPIRES **Sep 29, 2015**  
ACTING IN COUNTY OF *Washtenaw*

**LEGAL DESCRIPTION**

**EXHIBIT "A"**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DE SOTO, STATE OF MISSISSIPPI AND IS DESCRIBED AS FOLLOWS:

**ALL THAT PARCEL OF LAND IN DE SOTO COUNTY, STATE OF MISSISSIPPI, AS MORE FULLY DESCRIBED IN DEED BOOK 307, PAGE 207, ID# 2062090200003000, BEING KNOWN AND DESIGNATED AS:**

**LOT 30, SECTION "A", BELL RIDGE SUBDIVISION SITUATED IN SECTION 9, TOWNSHIP 2 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 52, PAGE 1-4 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY MISSISSIPPI.**

**COMMONLY KNOWN AS: 8599 BELL FORREST DR, OLIVE BRANCH, MS 38654**