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Space Above This Line for Recorder's Use Only

**Recording Request By:** Recording Requested By & Return To:  
**And When Recorded Mail To:** Chicago Title ServiceLink Division  
Prepared by: Lloyd Stout 4000 Industrial Blvd  
Citibank, N.A. Aliquippa, PA 15001  
1000 Technology Dr, MS 321  
O'Fallon, MO 63368  
866-795-4978

MERS MIN # 100140900000203448  
MERS, Inc S.I.S. # 1-888-679-6377

Account # 2003004748

A.P.N: 1067350800007200 Order No: 116924851 Escrow No: \_\_\_\_\_

**SUBORDINATION OF LIEN**

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender Pulaski Mortgage Co., and Lender's assigns, Citibank, N.A. whose address is 1901 E. Voorhees Street, Suite C, Danville, IL 61834 P. O. Box 2026, Flint, Michigan 48501-2026 and who is the holder of a mortgage dated August 12th, 2005, recorded August 17th, 2005, book 2286, page 531, As Instrument \_\_\_\_\_, And herein referred to as "Existing Mortgage" in the amount of \$ 27,550.00.

WHEREAS, Robert M. McNiell and Rose Ann McNiell, 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 \$ 100,016.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question; Dated: 3-27-12 BOOK: 3426  
Recorded: 4-16-12 PAGE: 734

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 14th day of August, 2012.

**Mortgage Electronic Registration Systems Inc., as nominee for,  
Pulaski Mortgage Co.  
its successors and assigns.**

BY: *Lorenzo Baylor*  
Lorenzo Baylor, Assistant Secretary

BY: \_\_\_\_\_, Witness

BY: \_\_\_\_\_, Witness

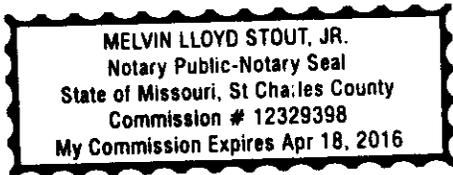
STATE OF \_\_\_\_\_ )  
County of \_\_\_\_\_ ) Ss.

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 14th day of August, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Lorenzo Baylor, Assistant Secretary of Mortgage Electronic Registration, 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.



*Melvin Lloyd Stout, Jr.*  
Melvin Lloyd Stout, Jr., Notary Public

**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 507, PAGE 586, ID# 1067350800007200, BEING KNOWN AND DESIGNATED AS:**

**LOT 72, SECTION "C", THE BRANCH SUBDIVISION, AS SITUATED IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 36, PAGES 17-19, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.**

**MORE COMMONLY KNOWN AS 6835 IRONWOOD DR., OLIVE BRANCH, MS 38654**

**BY FEE SIMPLE DEED FROM PATTI LYNN ROBILIO AS CO-TRUSTEE AND CAROL ANNETTE O'KELLY AS CO-TRUSTEE OF THE REVOCABLE LIVING TRUST AGREEMENT OF ASA JEWEL TAYLOR AND BONNIE MAE TAYLOR AS SET FORTH IN DEED BOOK 507, PAGE 586 DATED 08/12/2005 AND RECORDED 08/17/2005, DE SOTO COUNTY RECORDS, STATE OF MISSISSIPPI.**