

**WHEN RECORDED, RETURN TO:**

Return To: Finiti – Finiti Recording Team  
Accommodation Recording per Client Requests  
7090 Samuel Morse Drive, Ste 400  
Columbia, MD 21046

1, St. Louis, MO 63179-0021

Prepared By: Stephanie Krecz  
Citibank, N.A.  
1000 Technology Drive MS 945, O' Fallon, MO 63368-2240  
1-800-667-8424

**Indexing Instructions:**

Lot 7 of the American Savings Bank Tract in part of Sec 6, Twp 2 S, R 5 W  
SW 14, NW 14

**Title(s) of Document:** Subordination of Lien

**Date of Document:** November 2, 2012

**Borrower(s):**  
KENNETH JOE SEIDL, (901) 428-0246  
SUSANNA LEE SEIDL (901) 428-0246  
5760 POLK LN  
OLIVE BRANCH, MS 38654-8318  
HUSBAND AND WIFE

**Lender:**  
Citibank, N.A.  
1000 Technology Drive  
O'Fallon, MO 63368-2240  
1-800-667-8424

**Nominee for Lender:**  
Mortgage Electronic Registration Systems, Inc. (MERS)  
P.O. Box 2026, Flint, MI 48501-2026 (mailing address)  
1901 E Voorhees Street, Suite C, Danville, IL 61834 (street address)  
888-679-MERS

**Trustee:**  
Verdugo Trustee Service Corporation  
14700 Citicorp Dr, Bldg 1  
Hagerstown, MD 21742

\_\_\_\_\_ Space Above This Line for Recorder's Use Only \_\_\_\_\_

**Recording Request By:****And When Recorded Mail To:**

Prepared by: Helena Mayfield  
 Citibank, N.A.  
 1000 Technology Dr, MS 321  
 O'Fallon, MO 63368  
 866-795-4978

MERS MIN # 1000115112313966590

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

Account # 1123139659

A.P.N: \_\_\_\_\_

Order No: \_\_\_\_\_

Escrow No: \_\_\_\_\_

**SUBORDINATION OF LIEN**

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for Citibank, N.A. as Successor by Merger to Fairway Independent Mtg Corp whose address is 1901 E. Voorhees Street, Suite C, Danville, IL 61834 P.O. Box, 2026 Flint, Michigan 48501-2026 and holder of a mortgage dated June 29th, 2006, recorded July 14th, 2006, book 2517, page 415, As Instrument \_\_\_\_\_, And herein referred to as "Existing Mortgage" in the amount of \$ 59,000.00.

WHEREAS, Kenneth Joe Seidl and Susanna Lee Seidl, 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 \$ 197,603.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question; recorded concurrently herewith;

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 30th day of October, 2012.

**Mortgage Electronic Registration Systems, Inc.**

BY: [Signature]  
James Hoshield AVP

BY: [Signature]  
Sabrina Edison, Witness

BY: [Signature]  
Steve G. Frymark, Witness

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

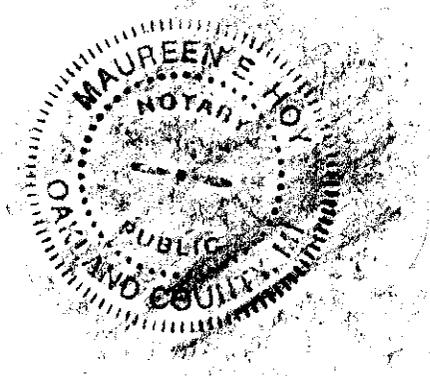
On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, a Notary Public in the state of \_\_\_\_\_, personally appeared \_\_\_\_\_ to me personally known, who being by me duly sworn or affirmed did say that person is \_\_\_\_\_ and that said instrument was signed on behalf of the said corporation 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 Michigan )  
County of Washtenaw ) Ss.

On the 30th day of October, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear James Hoshield AVP, \_\_\_\_\_ of **Mortgage Electronic Registration Systems, 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.

[Signature]  
- Notary Public



MAUREEN E. HOY  
Notary Public, State of Michigan  
County of Oakland  
My Commission Expires Nov. 15, 2016  
Acting in the County of WASHTENAW

**EXHIBIT A**

THE LAND LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: A 10.01 ACRE LOT KNOWN AS LOT 7 OF THE AMERICAN SAVINGS BANK TRACT IN PART OF SECTION 6; TOWNSHIP 2 SOUTH; RANGE 5 WEST; DESOTO COUNTY, MISSISSIPPI: BEGINNING AT THE SOUTHWEST CORNER OF SECTION 6; TOWNSHIP 2 SOUTH; RANGE 5 WEST; THENCE NORTH ALONG THE CENTERLINE OF POLK LANE THE FOLLOWING CALLS: NORTH 0 DEGREES 24 MINUTES EAST 2121.21 FEET TO A POINT; THENCE NORTH 0 DEGREES 34 MINUTES WEST 420.0 FEET TO THE NORTHEAST CORNER OF THE BOTTS CHURCH LOT; THENCE NORTH 1 DEGREE 09 MINUTES WEST 770.93 FEET TO A POINT; THENCE NORTH 0 DEGREES 06 MINUTES WEST 259.40 FEET TO A POINT OF BEGINNING OF THE FOLLOWING LOT: THENCE NORTH 89 DEGREES 54 MINUTES EAST 1321.0 FEET TO A POINT; THENCE NORTH 0 DEGREES 06 MINUTES WEST 330.0 FEET TO A POINT; THENCE SOUTH 89 DEGREES 54 MINUTES WEST 1321.0 FEET TO A POINT IN THE EAST RIGHT OF WAY OF POLK LANE; THENCE SOUTH 0 DEGREES 06 MINUTES EAST 330.0 FEET TO THE POINT OF BEGINNING AND CONTAINING 10.01 ACRES MORE OR LESS. ALL BEARINGS ARE MAGNETIC. PORTION OF SOUTHWEST 1/4, NORTHWEST 1/4. INDEXING INSTRUCTIONS: LOT 7 OF THE AMERICAN SAVINGS BANK TRACT IN PART OF SECTION 6; TOWNSHIP 2 SOUTH; RANGE 5 WEST. TAX ID: 2-05-3-06-00-0-00001-01.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY WARRANTY DEED FROM GLORIA M. BROCK WRIGHT and JOHN T. WRIGHT HUSBAND TO KENNETH JOE SEIDL and SUSANNA LEE SEIDL WIFE TENANCY BY ENTIRETY WITH RIGHT OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON, DATED 06/29/2006 RECORDED ON 07/14/2006 IN BOOK 534, PAGE 18 IN DESOTO COUNTY RECORDS, STATE OF MS.