

LS 11/19/12 10:27:53  
LS DK T BK 3,538 PG 664  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**WHEN RECORDED, RETURN TO:**

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

I, St. Louis, MO 63179-0021

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

**Indexing Instructions:** DUSTIN PLACE SUBDIVISION, IN SECTION 8, TWP 2 S, RANGE 7 W

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## Subordination of Lein

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**Date of Document:**

October 22, 2012

**Borrower(s):**

PAMELA HOWELL HALL AND THOMAS L PEGRAM (662) 349-2518  
4960 DUSTIN PLACE DR  
SOUTHAVEN, MS 38671-9295

**Lender:**

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

**Trustee:**

Verdugo Trustee Service Corporation  
14700 Citicorp Dr, Bldg 1  
Hagerstown, MD21742  
1-800-865-9706

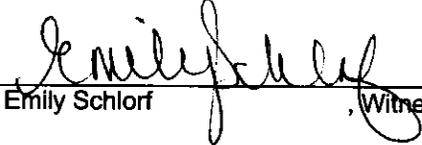


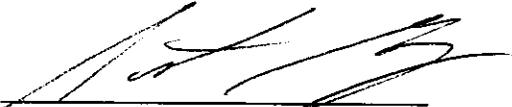
NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems, Inc** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" 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 11th day of October, 2012.

**Mortgage Electronic Registration Systems, Inc. nominee for Citibank FSB**

BY:   
James Hoshield - AVP

BY:   
Emily Schlorf, Witness

BY:   
Scott Gray, Witness

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

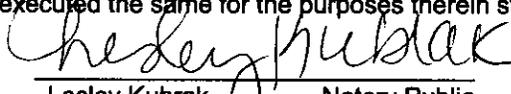
On this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_ before me, a Notary Public in the state of \_\_\_\_\_, personally appeared \_\_\_\_\_, to me personally known, who being by me duly sworn or affirmed did say that person is \_\_\_\_\_, and that said instrument was signed on behalf of the said corporation 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 11th 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. **\*nominee for Citibank FSB\***

LESLEY KUBRAK  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF WAYNE  
MY COMMISSION EXPIRES Aug 5, 2014  
ACTING IN COUNTY OF Washtenaw

  
Lesley Kubrak - Notary Public

**EXHIBIT A**

THE FOLLOWING REAL PROPERTY LYING AND BEING SITUATED IN DESOTO COUNTY, MISSISSIPPI, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: LOT 1, DUSTIN PLACE SUBDIVISION, IN SECTION 8, TOWNSHIP 2 SOUTH, RANGE 7 WEST, IN DESOTO COUNTY, MISSISSIPPI AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 38, PAGES 23-24, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DESCRIPTION. A PERPETUAL EASEMENT WITH THE RIGHT TO INSTALL AND THEREAFTER INSPECT, REPAIR, MAINTAIN, REPLACE AND REMOVE SEWER SERVICE LINES, SEWER PUMPS, AND NECESSARY APPURTENANCES THERETO, ON OVER AND ACROSS THE FOLLOWING DESCRIBED PROPERTY SITUATED IN NORTHWEST QUARTER OF SECTION 8, TOWNSHIP-2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, TO-WIT: A PART OF PARCEL OF LOT 1 OF THE DUSTIN PLACE SUBDIVISION, ALSO KNOWN AS 4960 DUSTIN PLACE DRIVE, AS RECORDED IN PLAT BOOK 38, PAGE 23, IN THE CHANCERY COURT, CLERKS OFFICE IN DESOTO COUNTY, MISSISSIPPI AND BEING MORE PARTICULARLY DESCRIBED AS THE AREA WHICH ENCOMPASSES THE SEWER PRESSURE PUMP AND HOLDING TANK AND THE SERVICE LINE FROM THE PUMP TO THE CITY SEWER FORE MAIN CONNECTION. TOGETHER WITH THE RIGHT OF INGRESS AND EGRESS OVER GRANTORS ADJACENT LANDS FOR THE PURPOSE FOR WHICH THE ABOVE MENTIONED RIGHTS ARE GRANTED. INDEXING INSTRUCTIONS. LOT 1, DUSTIN PLACE SUBDIVISION, IN SECTION 8, TOWNSHIP 2 SOUTH, RANGE 7 WEST. TAX ID: 2-07-3-08-03-0-00001-00.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY QUIT CLAIM DEED FROM SIDNEY ALLEN HALL and PAMELA HOWELL HALL TO PAMELA HOWELL HALL, DATED 04/09/2004 RECORDED ON 04/09/2004 IN BOOK 0469, PAGE 0329 IN DESOTO COUNTY RECORDS, STATE OF MS.