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Prepared By: Kevin Gehring
CitiBank
1000 Technology Drive
O'Fallon, MO 63386
Recording requested by: LSI
When recorded return to:
↘ Custom Recording Solutions
2550 N Red Hill Ave.
Santa Ana, CA 92705
800-756-3524 ext. 5011
CRS#: 8026806

2010 011984

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 MAR -5 AM 8:42

MICHELLE R. FAJMAN
RECORDER

SUBORDINATION AGREEMENT



✓ # 2233005
1900
BB

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # **110010710441000**

Space Above This Line for Recorder's Use Only

A.P.N.: 0750691F0220

Order No.: 8026806

Escrow No.: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS)** which is acting solely as nominee for the lender **Citibank, N.A.** and whose address is 1000 Technology Drive, O'Fallon, MO 63368 and holder of a mortgage dated December 30, 2005, recorded January 3, 2006, book 579, page 1189, as Instrument 1391106. And herein referred to as "Existing Mortgage" in the amount of \$ 34,000.00.

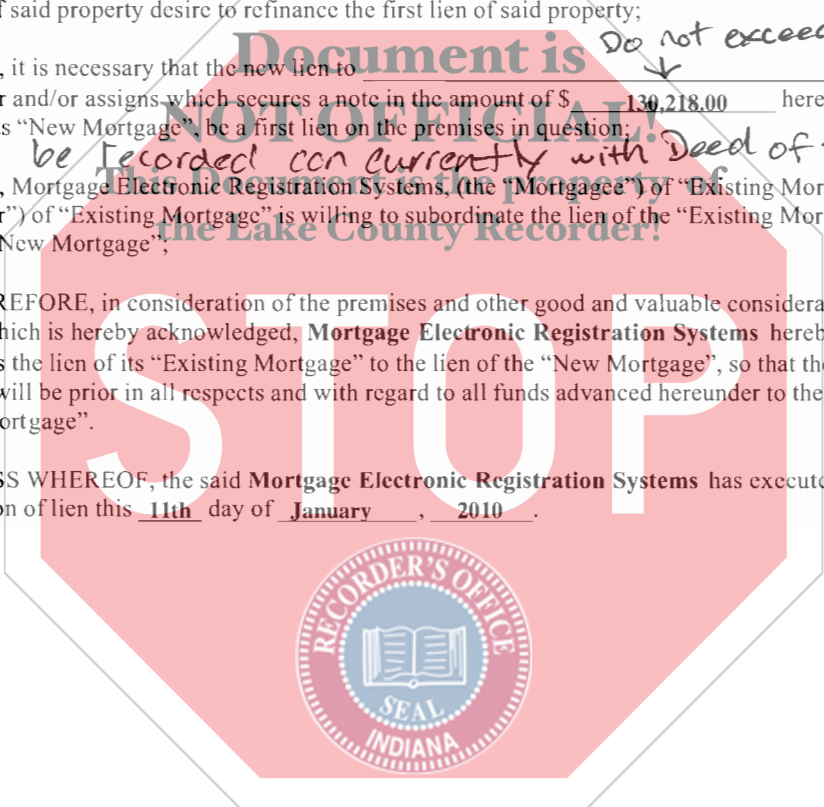
WHEREAS, Mary I. Pittard and _____, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to _____, its successor and/or assigns which secures a note in the amount of \$ 130,218.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

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** 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** has executed this subordination of lien this 11th day of January, 2010.



Citibank N.A

BY: [Signature]
Lucas Percy, Witness

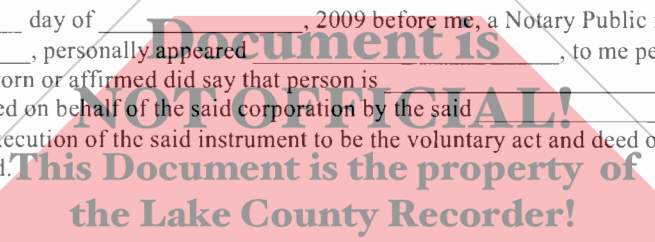
BY: [Signature]
Danielle Dorsey, Witness

Mortgage Electronic Registration Systems, Inc acting as nominee for Citibank N.A

BY: [Signature]
Jo Ann Bibb Assistant Vice President

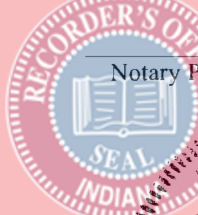
STATE OF)
County of) Ss.

On this _____ day of _____, 2009 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.

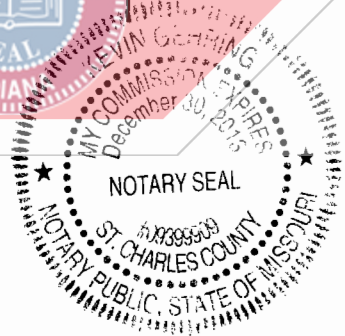


STATE OF Missouri)
County of St Charles) Ss.

On the 11th day of January, 2010 before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, personally known to me to be the Assistant Vice President and duly authorized to sign on behalf of MERS and Lucas Percy and Danielle Dorsey Witnesses of the corporation described in and which executed the foregoing instrument and acknowledged; that she signed her name thereto by like order.



Notary Public in and for State



Order ID: 8026806
Loan No.: 0119491645

**EXHIBIT A
LEGAL DESCRIPTION**

The following described property:

Being Lot No. 260 on the Plan of Riverview Park, Section 10, of Record in Plat Book 7, Page 45, Register's Office for Rutherford County, Tennessee, to which Plat reference is hereby made for complete details of location and description.

Being the same parcel conveyed to Mary I. Pittard from Earle A. Harrington, III, and Sarah S. Harrington, by virtue of a Deed dated 12/30/2005, recorded 1/3/2006, in Deed Book 579, Page 1168, as Instrument No. 1391104 County of Rutherford, State of Tennessee.

Assessor's Parcel Number: 0750691 F 02200

