

Recorded: 9/27/2012 at 8:16:11.0 AM

Fee Amount: \$17.00

Revenue Tax:

LISA SMITH RECORDER

Madison County, Iowa

INDX ✓
ANNO ✓
SCAN
CHEK

1A-14574097 Space Above This Line for Recorder's Use Only 0012044004-222

Recording Request By:

And When Recorded Mail To:

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

Recording requested by: LSI

When recorded return to :

Custom Recording Solutions
5 Peters Canyon Road Suite 200
Irvine, CA 92606/4574097
800-756-3524 Ext. 5011

MERS MIN # 100293020040726210
MERS, Inc S.I.S. # 1-888-679-6377

Account # 112071501132000

A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc.**, which is acting solely as a nominee for the lender Valley Bank, 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 January 15th, 2007, recorded January 22nd, 2007, book 2007, page 296, As Instrument _____.
And herein referred to as "Existing Mortgage" in the amount of \$ 30,000.00.

WHEREAS, Kent McDonald and Beth McDonald, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Wells Fargo Bank, NA, its successor and/or assigns which secures a note in the amount not to exceed \$ 191,667.00 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

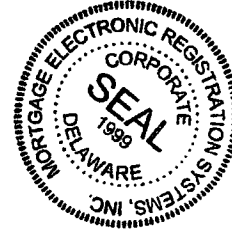
WHEREAS, **Mortgage Electronic Registration Systems, Inc** (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

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 26th day of July, 2012.

**Mortgage Electronic Registration Systems Inc., as nominee for,
Valley Bank
its successors and assigns.**

BY: [Signature] , Assistant Secretary
Jo Ann Bibb



BY: [Signature] , Witness
Lucas Percy

BY: [Signature] , Witness
Kelley Yahl

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 26th day of July, 2012 before me, the undersigned, a Notary Public in and for said County and State, personally appear Jo Ann Bibb, 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.



[Signature]
Christa Francis - Notary Public

Order ID: 14574097
Loan No.: 0347515991

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Parcel "C" located in the Southeast Quarter of the Southwest Quarter of Section Fourteen (14), Township Seventy-six (76) North, Range Twenty-six (26) West of the 5th P.M., Madison County, Iowa, as shown in the plat of survey recorded in Book 3 on Page 534 of the Recorder's Office of Madison County, Iowa.

Assessor's Parcel Number: 4500 814 6801 3000