

Recording Request By  
Western Title Company  
And When Recorded Mail To:

Douglas County - NV  
Werner Christen - Recorder  
Page: 1 Of 3 Fee: 16.00  
BK-0805 PG-11337 RPTT: 0.00

Citibank  
1000 Technology Dr  
O'Fallon, MO 63386



Account # 770491856

Space Above This Line for Recorder's Use Only

A.P.N: 1220-16-412-012 Order No: 91334-201 Escrow No: 91334-201-JMJ

### SUBORDINATION OF LIEN

WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS)** which is acting solely as nominee for the lender **Citibank F.S.B.**, and whose address is 1000 Technology Drive, O'Fallon, MO 63366 successor to lien from **New Century Mortgage Corporation** and holder of a mortgage dated 7/1/04, recorded 7/7/04, book 0704, page 2395, as Instrument 618120. And herein referred to as "Existing Mortgage". And said lien was assigned to **MERS** recorded 4/14/05, book 0405, page 5656, as Instrument 6411731.

WHEREAS, Daniel T. Neisingh ~~ADD/~~, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to First Horizon Home Loan Corp., its successor and/or assigns which secures a note in the amount of \$ 303,600 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;


WHEREAS, MERS, (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, **MERS** 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".

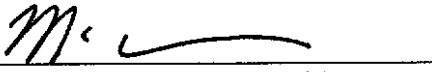
IN WITNESS WHEREOF, the said **MERS** has executed this subordination of lien this 19th day of August, 2005.

Citibank F.S.B

BY:   
Lucas Percy

BY:   
Dallas Carr

Mortgage Electronic Registration Systems, Inc.

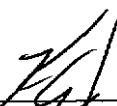
BY:   
Marsha Kovecsi, Vice President

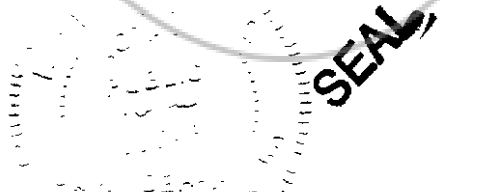
STATE OF )  
                                  ) ss  
COUNTY OF )

On this \_\_\_\_\_ day of \_\_\_\_\_, 2005 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 )  
                                  ) ss  
COUNTY OF ST. LOUIS )

On the 19th day of August, 2005 before me, the undersigned, a Notary Public in and for said County and State, personally appeared Marsha Kovecsi, personally known to me to be the Vice President of Mortgage Electronic Systems, Inc., whose address is P.O Box 2026, Flint, MI 48501-2026, the corporation described in and which executed the foregoing instrument; that she knows the seal of said corporation; that the seal affixed to said instrument is such corporation seal' that she signed her name thereto by like order.

  
Notary Public in and for State  
**KEVIN GEHRING**  
Notary Public-State of Missouri  
County of St. Louis  
My Commission Expires Dec. 30, 2005



**ALL PURPOSE ACKNOWLEDGMENT**

STATE OF Missouri

COUNTY OF St. Louis

On 8/19/05

before me, Kevin Gehring

a Notary Public in and for said State, personally appeared

Marsha Koveest, Lucas Percy, Dallas Carr

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

**SEAL**

KEVIN GEHRING  
Notary Public-State of Missouri  
County of St. Louis  
My Commission Expires Dec. 30, 2005

Signature [Handwritten Signature]

(This area for official notarial seal)

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to another document.

THIS CERTIFICATE **MUST** BE ATTACHED TO THE DOCUMENT DESCRIBED AT RIGHT.

Title of Document Type \_\_\_\_\_

Number of Pages \_\_\_\_\_

Date of Document \_\_\_\_\_

Signer(s) Other Than Named Above \_\_\_\_\_

