Dupaco Community Credit Union
P.O. Box 179
Dubuque, IA 52004-0179

Recording Request By

And When Recorded Mail To:

Citibank
1000 Technology Dr
O'Fallon, MO 63386

Account # 107050703897000

Book 2007 Page 1840
Document 2007 1840 Type 04 008 Pages 2
Date 6/08/2007 Time 9:12:58AM
Rec Amt $22.00

DEBORAH L PEYTON, RECORDER/REGISTRAR
DELAWARE COUNTY IOWA

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A.P.N: _____ Order No: _____ 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 63366 and holder of a mortgage dated __5/31/2006__, recorded ___6/5/2006___, book __2006__, page _2127_, as Instrument ____. And herein referred to as "Existing Mortgage" in the amount of $__29,000__.

WHEREAS, __Lenley G. Davis__ and __Jennifer L. Davis__, as owners of said property desire to refinance the first lien of said property; a/k/a Lanley G. Davis

WHEREAS, it is necessary that the new lien to Dupaco Community Credit Union, its successor and/or assigns which secures a note in the amount of $__71,200___ 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 _9th_ day of _May_, 2007.

Citibank N.A.

BY:_____ BY:_____
Lucas Percy Danielle Dorsey

Mortgage Electronic Registration Systems, Inc.

BY:_____
Kathy Morie, Vice President

STATE OF)
ss
COUNTY OF)

On this _____ day of _____, 2007 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 _9th__ day of __May__, 2007 before me, the undersigned, a Notary Public in and for said County and State, personally appeared _Kathy Morie, Lucas Percy and Danielle Dorsey___, personally known to me to be the _Vice President and Witnesses_____ 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
Comm. Exp. 12/30/2009
NOTARY PUBLIC NOTARY SEAL
#05399909
St. Louis County
STATE OF MISSOURI