

8147601230

WHEN RECORDED MAIL TO:

GMAC Mortgage, LLC 1100 Virginia Dr. Fort Washington, PA 19034

Fort Washington, PA 19034
Prepared by: Pat Kennard

5242520 SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made January 29, 2008, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as Mortgage Electronic Registration Systems, Inc..

WITNESSETH:

THAT WHEREAS Willie James Jennings, residing at 2302 Kristen Drive Pelham, AL 35124, did execute a Mortgage dated 03/06/04 to Mortgage Electronic Registration Systems, Inc. covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 40,000.00 dated 03/06/04 in favor of Mortgage Electronic Registration Systems, Inc., which Mortgage was recorded \(\frac{4}{14} \frac{104}{19} \) as \(\frac{200404}{14000} \frac{14000192920}{14000} \).

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of Mortgage Electronic Registration Systems, Inc. mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of Mortgage Electronic Registration Systems, Inc. mortgage first above mentioned, including any and all advances made or to be made under the note secured by Mortgage Electronic Registration Systems, Inc. mortgage first above mentioned.

(2)Nothing herein contained shall affect the validity or enforceability of Mortgage Electronic Registration Systems, Inc. mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:			
Mortg	age Electronic Registration Systems, Inc.		
By: Pat Kennard	By:_/	Marnessa Birckett	
By: Kim Johnson	Title:	Assistant Secretary	WILLIAM ON CHE
By: Pat Kennard	Attest:	Sean Flanagan	THE TOWN OF AN
By: Kim Johnson	Title:	Vice President	
COMMONWEALTH OF PENNSYLVANIA	•		
COUNTY OF MONTGOMERY	:SS :		
On 1-29-08, before me Tamika Scot for said County and State, personally appeared Mark on the basis of satisfactory evidence) to be the Assis me (or proved to me on the basis of satisfactory evidence) executed the within instrument, and known to me to behalf of the corporation therein named, and acknown	nessa Bird stant Secret dence) to be the per- wledged to	etary, and Sean Flanagan per be the Vice President of the ersons who executed the will be me that such corporation	ne (or proved to me ersonally known to e Corporation that thin instrument on executed the same,
pursuant to its bylaws, or a resolution of its Board o		Notarial Seal	IA
WITNESS my hand and official seal.	Hors	amika Scott, Notary Public nam Twp., Montgomery County mmission Expires Nov. 27, 2010	

Member, Pennsylvania Association of Notaries

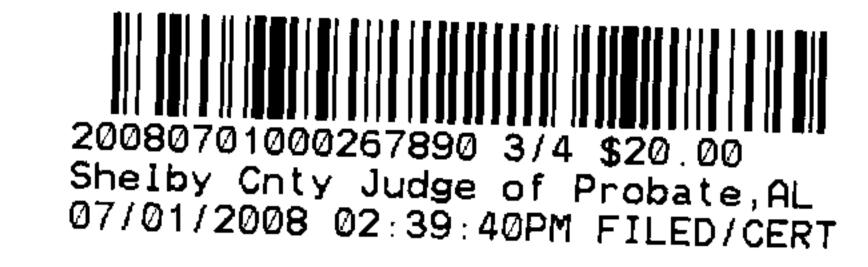


EXHIBIT A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 2, TOWNSHIP 20 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE WESTERLY ALONG THE SOUTH LINE OF SAID QUARTER-QUARTER A DISTANCE OF 383.10 FEET TO A POINT, THENCE TURN AN ANGLE OF 44 DEGREES 28 MINUTES 21 SECONDS RIGHT AND RUN NORTHWESTERLY A DISTANCE OF 108.18 FEET TO A POINT, THENCE TURN AN ANGLE OF 77 DEGREES 45 MINUTES 51 SECONDS RIGHT AND RUN A DISTANCE OF 214.29 FEET TO A POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED, THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 103.0 FEET TO A POINT, THENCE TURN AN ANGLE OF 90 DEGREES 00 MINUTES LEFT AND RUN A DISTANCE OF 205.0 FEET TO A POINT ON THE EAST LINE OF KRISTEN DRIVE FORMERLY KNOWN AS KRISTEN CIRCLE, THENCE TURN AN ANGLE OF 90 DEGREES 00 MINUTES LEFT AND RUN SOUTHWESTERLY ALONG THE SAID EAST LINE OF SAID KRISTEN DRIVE FORMERLY KNOWN AS KRISTEN CIRCLE A DISTANCE OF 103.0 FEET TO A POINT, THENCE TURN AN ANGLE OF 90 DEGREES 00 MINUTES LEFT AND RUN SOUTHEASTERLY A DISTANCE OF 205.0 FEET TO THE POINT OF BEGINNING.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO WILLIE JAMES JENNINGS AND WIFE, CHRISTAL MAYE JENNINGS FROM LEONARD S. KENDRICK, A MARRIED MAN BY HIS ATTORNEY IN FACT KENNETH LEE CATES BY DEED DATED 07/08/87 AND RECORDED 07/15/87 IN BOOK 140, PAGE 553 IN THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

Permanent Parcel Number: 131021000008014 WILLIE JAMES JENNINGS AND WIFE, CHRISTAL MAYE JENNINGS, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN SURVIVOR OF THEM

13864353



EXHIBIT A (continued)

2302 KRISTEN CIRCLE, PELHAM AL 35124

Loan Reference Number : 5242520/000687018283

First American Order No: 13864353

Identifier: FIRST AMERICAN LENDERS ADVANTAGE



JENNINGS 37958011

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FIRST AMERICAN ELS SUBORDINATION AGREEMENT