



20100329000093900 1/3 \$17.00  
Shelby Cnty Judge of Probate, AL  
03/29/2010 03:53:30 PM FILED/CERT

7305669673

~~WHEN RECORDED MAIL TO:~~

~~GMAC Mortgage, LLC  
1100 Virginia Dr.  
Fort Washington, PA 19034  
Prepared by: Tamika Scott~~

Prepared By [Signature]

SUBORDINATION AGREEMENT

T 115151

**THIS SUBORDINATION AGREEMENT**, made November 16, 2009, 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 Christopher P Harmon and Linsey Harmon husband and Wife**, residing at 2123 Diane Circle Alabaster AL 35007, did execute a Mortgage dated 10/20/06 to **Mortgage Electronic Registration Systems Inc** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 37,404.00 dated 10/20/06 in favor of **Mortgage Electronic Registration Systems Inc**, which Mortgage was recorded 10/30/06 as Document no 20061030000533840.

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 128,612.00 dated 11-30-2009 in favor of **WCS Lending LLC**, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and recorded 12-14-2009 by document 20091214000456620.

**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:

Return to:

New Millennium Title Group  
330 S Executive Dr  
Ste 107  
Brookfield, WI 53005



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(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:

**Mortgage Electronic Registration Systems Inc**

By: *Latasha Cotton*  
 Latasha Cotton

By: *Linda Walton*  
 Linda Walton

By: *Jane Barlieb*  
 Jane Barlieb

Title: Vice President

By: *Latasha Cotton*  
 Latasha Cotton

Attest: *Marnessa Birckett*  
 Marnessa Birckett

By: *Jane Barlieb*  
 Jane Barlieb

Title: Asst Secretary



COMMONWEALTH OF PENNSYLVANIA

:  
 :ss

COUNTY OF MONTGOMERY

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On 11/17/09, before me **Tamika Scott**, the undersigned, a Notary Public in and for said County and State, personally appeared Linda Walton personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Asst Secretary of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

*Tamika Scott*  
 Notary Public

COMMONWEALTH OF PENNSYLVANIA  
 Notarial Seal  
 Tamika Scott, Notary Public  
 Horsham Twp., Montgomery County  
 My Commission Expires Nov. 27, 2010

Member, Pennsylvania Association of Notaries



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Untitled

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 13, ACCORDING TO THE MAP AND SURVEY OF SCOTTSDALE, SECOND ADDITION, AS RECORDED IN MAP BOOK 7, PAGE 118, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED FROM BARBARA ANN DYER AND JAMES G. DYER, HUSBAND AND WIFE TO CHRISTOPHER P. HARMON AND LINSEY HARMON, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP BY DEED DATED 03/31/2005 AND RECORDED 04/06/2005 IN INSTRUMENT 20050406000161620.

PIN # 23 6 14 4 001.002.030