



20110729000221100 1/3 \$24.00  
Shelby Cnty Judge of Probate, AL  
07/29/2011 02:23:47 PM FILED/CERT

MIN: 100162500035756908

## **SUBORDINATION AGREEMENT**

This Agreement made this June 27, 2011 by Mortgage Electronic Registration Systems, Inc. ("MERS"), as a nominee for New York Community Bank, assignee from the FDIC as Receiver for AmTrust Bank, ISAOA whose address is P.O. Box 2026, Flint MI 48501-2026 (hereinafter called "Mortgagee") and **JPMORGAN CHASE BANK, N.A.**, (hereinafter called "New Mortgagee").

WHEREAS, Mortgagee is the holder of a Mortgage (hereinafter called "Mortgage") in the amount of **\$41,380.00** executed by **RANDALL BLAIR HEMPHILL and MELODY B. HEMPHILL**, dated **05/22/2007**, recorded **08/22/2007**, in **Instrument/Document #20070822000395740**, in **SHELBY** County Records and covering the property described as follows:

### **Legal Description**

**LOT 370, ACCORDING TO THE SURVEY OF FOREST LAKES, SECTOR 4, AS RECORDED IN MAP BOOK 33, PAGE 25 A, B AND C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

Commonly known as: **6039 FOREST LAKES COVE STERRETT, ALABAMA 35147**

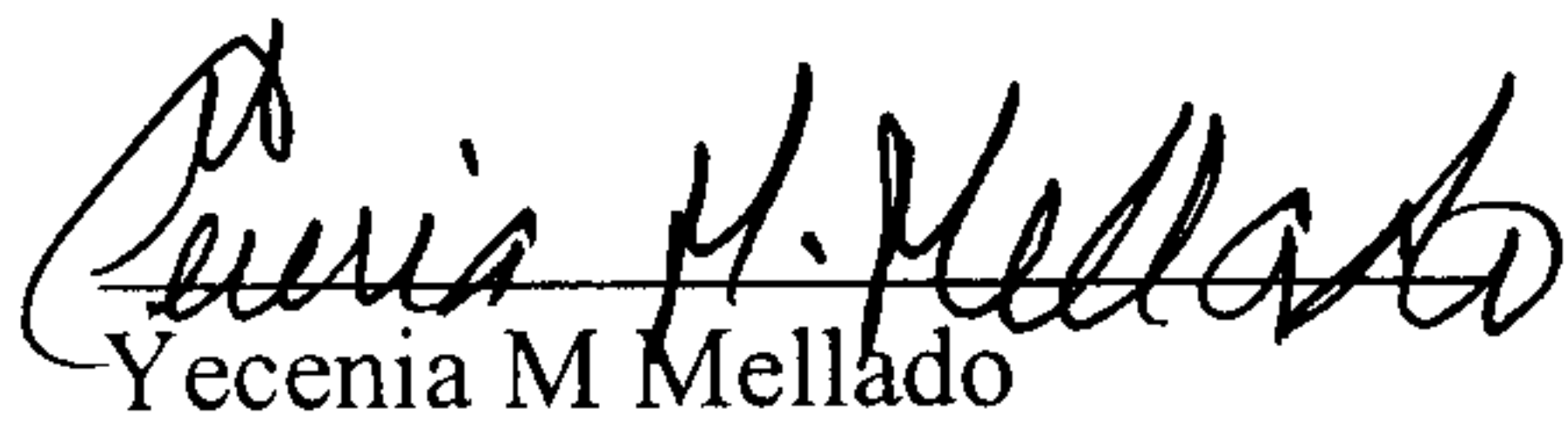
WHEREAS **RANDALL BLAIR HEMPHILL and MELODY B. HEMPHILL** has applied to New Mortgagee for a loan in the amount not to exceed **\$158,600.00** which is to be secured by a mortgage (hereinafter called "New Mortgage") covering the above described property.

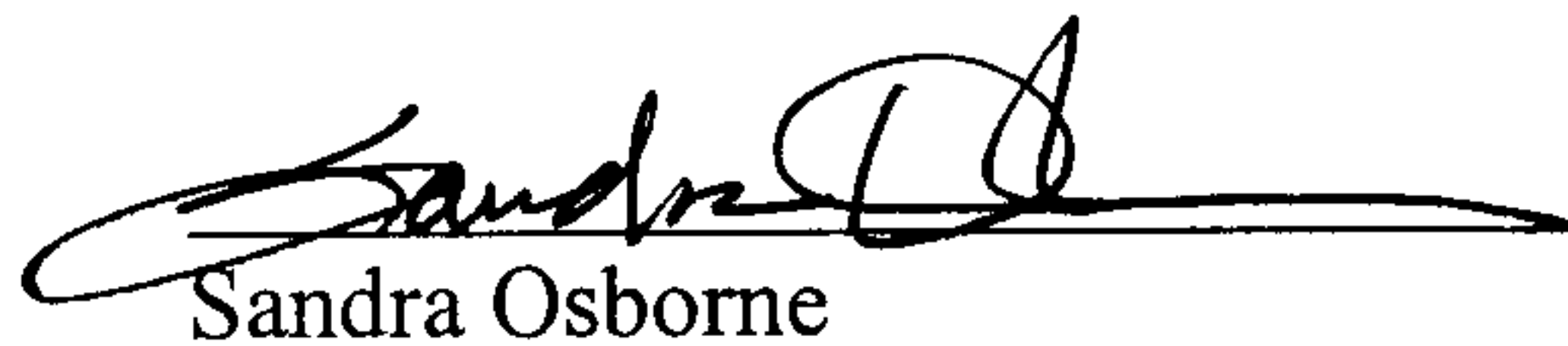
WHEREAS, it is hereby agreed that the lien of the Mortgage shall be subordinate to the lien of the New Mortgage.

Thereof, in consideration of \$1.00 and other valuable consideration, receipt whereof is hereby acknowledged, Mortgagee covenants and agrees as follows:

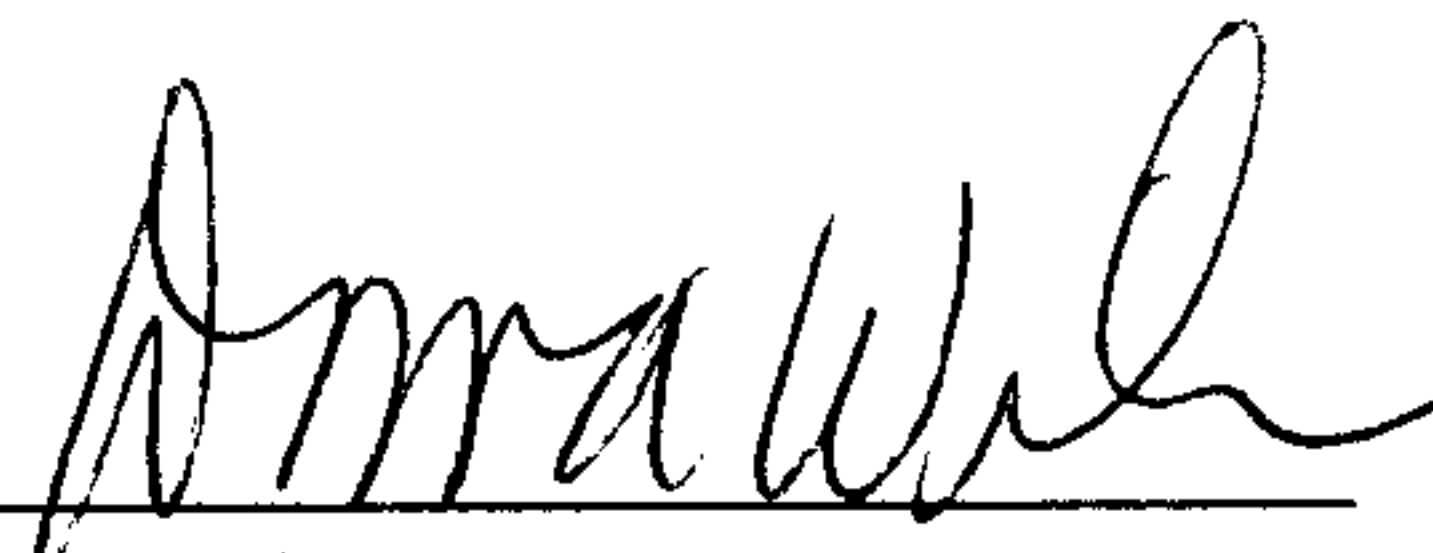
1. Mortgagee hereby waives the priority of the lien of the Mortgage in favor of the lien of the New Mortgage and covenants and agrees that the Mortgage is and shall be subject and subordinate to the lien of the New Mortgage without regard to the time of execution, filing, origination or recording thereof or the time of making any disbursement, loan or extension of the credit secured thereby.
2. Mortgagee represents and warrants that it has not assigned or transferred, for collateral purposes or otherwise, the Mortgage or the obligations secured thereby.
3. This Agreement shall be binding upon and shall insure to the benefit of the Mortgagee and the New Mortgagee and their respective heirs, legal representatives, successors and assigns.

WITNESSES:

  
Yecenia M Mellado

  
Sandra Osborne

Mortgage Electronic Registration Systems,  
Inc.

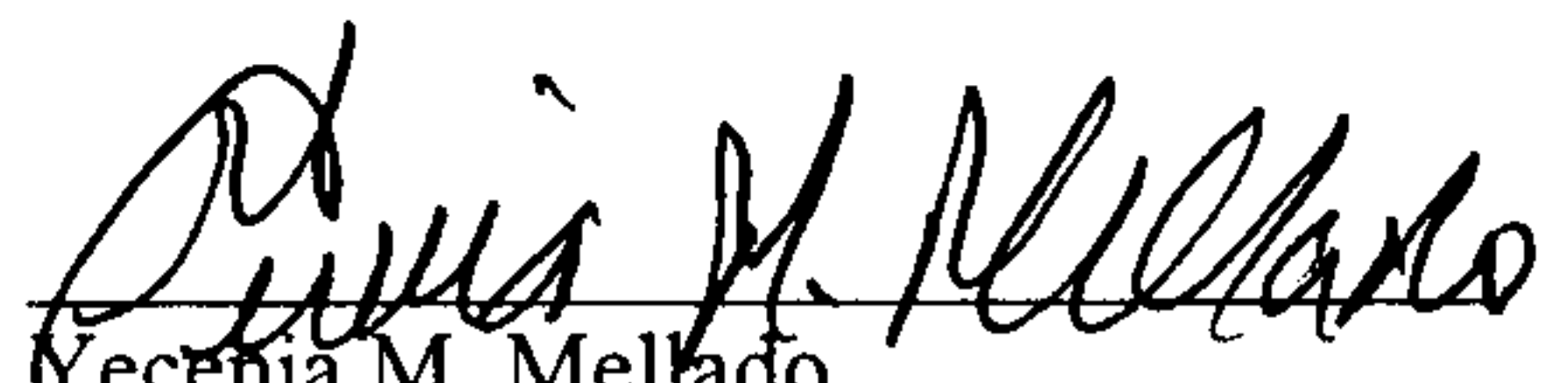
By:   
Donna Wilson  
Its: Asst Secretary

STATE OF OHIO                    )  
  ) SS  
COUNTY OF CUYAHOGA )

BEFORE ME, the undersigned, a Notary Public, in and for said County and State on this June 27, 2011, personally appeared Donna Wilson to me known to be the identical person who subscribed the name of the maker thereof to the foregoing instrument as its Asst Secretary and acknowledged to me that he/she/they executed the same as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

Return to:  
UST GLOBAL RECORDING DEPT.  
C/O EQUIFAX SETTLEMENT SVCS  
420 ROUSER ROAD  
BUILDING 3 SUITE 5  
CORAOPOLIS, PA 15108

  
Yecenia M. Mellado  
Notary Public, Cuyahoga County, Ohio  
Commission Expires: April 30, 2013  
Recorded in Cuyahoga County



**YECENIA M. MELLADO, Notary Public**  
**State of Ohio**  
**My Commission Expires April 30, 2013**  
**Recorded in Cuyahoga County**



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**EXHIBIT A**

**ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 000395720, ID# 095220008099000, BEING KNOWN AND DESIGNATED AS LOT 370, ACCORDING TO THE SURVEY OF FOREST LAKES, SECTOR 4, AS RECORDED IN MAP BOOK 33, PAGES 25 A, B & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**BY FEE SIMPLE DEED FROM MATTHIAS MUELLER AND DERYA MULLER, HUSBAND AND WIFE AS SET FORTH IN INST # 000395720 DATED 05/22/2007 AND RECORDED 08/22/2007, SHELBY COUNTY RECORDS, STATE OF ALABAMA.**



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