

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

SUBORDINATION AGREEMENT

55 895988 - 1046013

Borrower: ADAM H. MOSELEY AND ANGELA H. MOSELY

Property Address: 125 LITTLE FAWN LANE, ALABASTER, ALABAMA 35007

This Subordination Agreement dated AUGUST 30, 2011, is between COMPASS BANK, (Junior Lender),

And, JP MORGAN CHASE BANK, N.A. (New Senior Lender).

RECITALS

COMPASS BANK, (Junior Lender), owns and holds a promissory note in the amount of \$44,000.00

Dated 8/9/2006, and recorded in book _____, page _____

Instrument Number 20060831000429280 on 8/31/2006 (date), in SHELBY (County),

ALABAMA (State).

Borrowers are current owners of the Property, and wish to replace their current first position mortgage loan on the Property with a new first position mortgage loan secured by the Property from New Senior Lender in the new principal sum ~~of~~ \$125,597.00 Dated: Sept 12, 2011. This will be the New
* NOT TO EXCEED
Senior Security Instrument.

1. Subordination of Junior Lender's Interest.

Junior Lender agrees that its security interest and all of Junior Lender's rights thereunder shall at all times be inferior and subordinate to the Senior Lender's new security instrument and Senior Lender's rights in the Property, including any extensions, renewals, or modifications up to a maximum amount of \$125,597.00, plus interest. Junior Lender consents without possibility of revocation, and accepts all provisions, terms and conditions of the New Senior Lender's Security Instrument. ** WILL BE RECORDED CONCURRENTLY HEREWITH.

2. No Subordination to Additional Matters

Junior Lender is subordinating its lien/security interest to the Senior Lender's security Instrument only, and not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent to future requests for subordination of its lien-security interest.

3. No Waiver of Notice

Upon the execution of the subordination of Junior Lender's security instrument to the new Senior Lender, the Junior Lender waives no rights it may have, if any, under the laws of the State in which the Property is located, or any Federal rights to which the Junior Lender may be entitled.

4. Assignment

This agreement shall be binding upon and inure to the benefit of the Junior Lender and Senior Lender, and their respective successors, assigns, trustees, receivers, administrators, personal representatives, legatees, and devisees.

5. Governing (Applicable) Law

This agreement shall be governed by the laws of the State in which the Property is located.

6. Reliance

This Agreement can be relied upon by all persons having an interest in the Property or the New Security Instrument.

7. Notice

Any notice or other communication to be provided under this agreement shall be in writing and sent to the parties at the address described in this Agreement, or such other address as the parties may designate in writing from time to time.

8. Entire Agreement (Integration)

This Agreement and any related documents represent the complete and integrated understanding between Junior Lender and New Senior Lender pertaining to the terms and conditions of this Agreement. Any waiver, modification, or novation of this agreement must be in writing, executed by New Senior Lender, (or its successors or assigns), or Junior Lender, (its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

9. Waiver of Jury Trial

Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

10. Acceptance

New Senior Lender and Junior Lender acknowledge that they have read, understand, and agree to the terms and conditions of this Agreement. This Agreement must be recorded within 90 days of the date of the Agreement, or the Agreement will be null and void.

Junior Lender: Christie Johnson

Title: Assistant Vice President of Compass Bank

New Senior Lender: _____

Title: _____

The State of Alabama

Jefferson County

I, Nkechi Logan a Notary Public in and for said County, in said State, hereby certify that Christie Johnson whose name as Assistant Vice President of Compass Bank, a corporation is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as Assistant Vice President as aforesaid. Given under my hand this the 30th day of August, 2011

(Seal)

Nkechi Logan
Notary Public
My commission expires: _____

State of _____

County of _____

Nkechi Logan
MY COMMISSION EXPIRES
APRIL 29, 2015

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that _____, as _____ (title) of _____ (institution) whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this _____ day of _____, 20 ____.

(Seal)

Notary Public
My commission expires: _____

20110926000285130 3/4 \$22.00
Shelby Cnty Judge of Probate, AL
09/26/2011 03:22:28 PM FILED/CERT

9. Waiver of Jury Trial

Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

10. Acceptance

New Senior Lender and Junior Lender acknowledge that they have read, understand, and agree to the terms and conditions of this Agreement. This Agreement must be recorded within 90 days of the date of the Agreement, or the Agreement will be null and void.

Junior Lender: Christie Johnson

Title: Assistant Vice President of Compass Bank

New Senior Lender: Shelley Queen

Title: AVP, JPMorgan Chase Bank, N.A.

The State of Alabama

Jefferson County

I, Nkechi Logan a Notary Public in and for said County, in said State, hereby certify that Christie Johnson whose name as Assistant Vice President of Compass Bank, a corporation is signed to the foregoing instrument and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity as Assistant Vice President as aforesaid. Given under my hand this the 30th day of August, 2011

(Seal)

Nkechi Logan
Notary Public
My commission expires: _____

State of Ohio
County of Franklin

Nkechi Logan
MY COMMISSION EXPIRES
APRIL 29, 2015

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Shelley Queen as AVP (title) of JPMorgan Chase Bank (institution) whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.
Given under my hand and official seal this 7th day of September, 20 11

AKIKO C. BROWN
NOTARY PUBLIC • STATE OF OHIO
Recorded in Fairfield County
My commission expires May 20, 2014

Akiko C. Brown
Notary Public
My commission expires: May 20 2014



AKIKO C. BROWN
NOTARY PUBLIC, STATE OF OHIO
My Commission Expires May 20, 2014



20110926000285130 4/4 \$22.00
Shelby Cnty Judge of Probate, AL
09/26/2011 03:22:28 PM FILED/CERT

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 137352002010000

Land Situated in the County of Shelby in the State of AL

Lot 10, Sector Two, according to the Survey of Apache Ridge, Section 2 and 3, as recorded in Map Book 16, Page 60, in the Office of the Judge of Probate of Shelby County, Alabama.

Commonly known as: 125 LITTLE FAWN LANE , ALABASTER, AL 35007



+U02160431+

1634 9/19/2011 77299338/2