

20111202000364460 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
12/02/2011 12:07:24 PM FILED/CERT

7303120810

**WHEN RECORDED MAIL TO:**

**GMAC Mortgage, LLC**

1100 Virginia Dr.  
Fort Washington, PA 19034  
Prepared by: Kim Johnson

National Title Network Inc  
4033 Tampa Rd, Ste 103  
Oldsmar, FL 34677

169885

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made November 15, 2011, 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** Anthony W. Abner, residing at 1129 Independence Dr. Alabaster, AL. 35007, did execute a Mortgage dated 10/27/04 to **Mortgage Electronic Registration Systems Inc.** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 66,200.00 dated 10/27/04 in favor of **Mortgage Electronic Registration Systems Inc.**, which Mortgage was recorded 11/4/04 as Instrument No. 20041104000607780.

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of not to exceed \$125,866.00 dated November 25, 2011 in favor of **Mortgage Investors Corporation**, hereinafter referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

**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:



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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: *Kim Johnson*  
Kim Johnson

By: *Latasha Cotton*  
Latasha Cotton

By: *Kim Johnson*  
Kim Johnson

By: *Patricia Karpowicz*  
Patricia Karpowicz

Title: Vice President

Attest: *Marnessa Birckett*  
Marnessa Birckett

Title: Assistant Secretary

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF MONTGOMERY

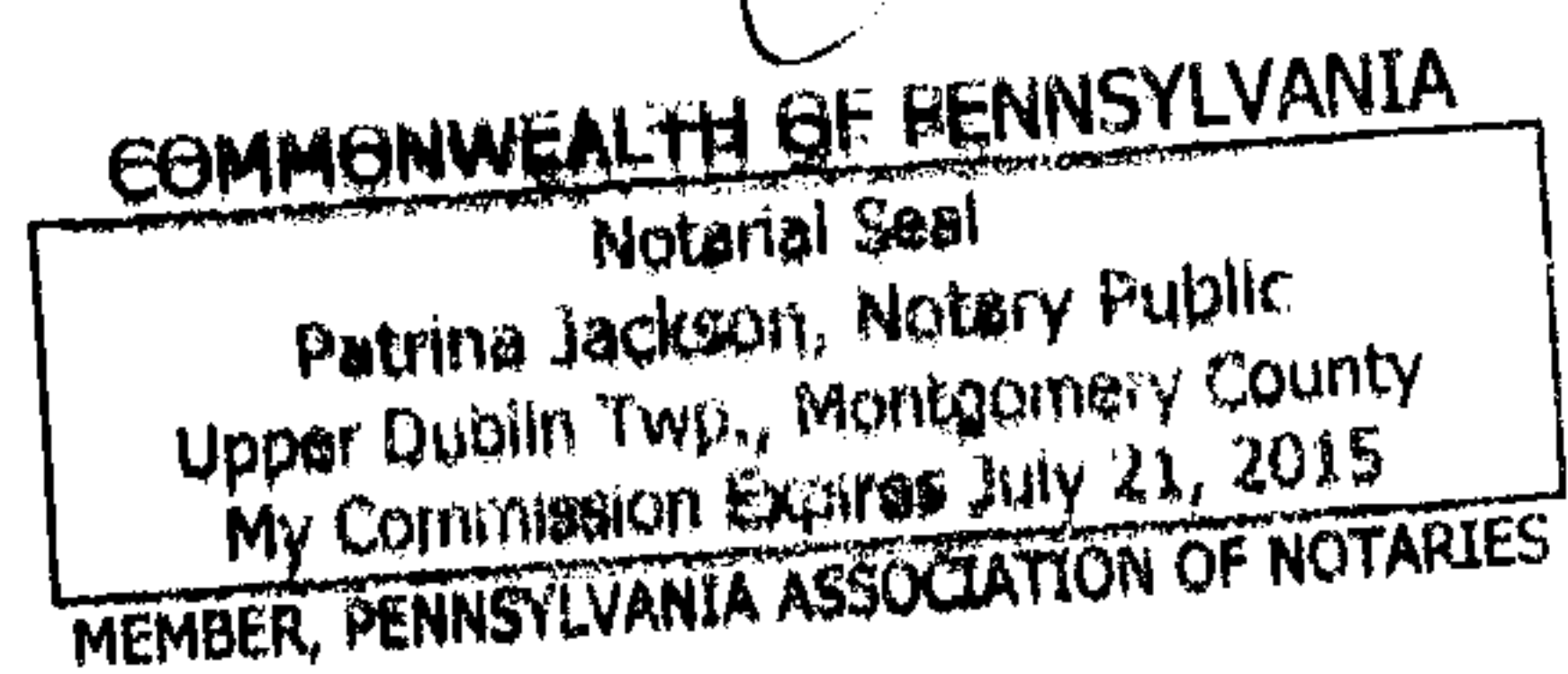
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On 11/15/11, before me Patrina Jackson, the undersigned, a Notary Public in and for said County and State, personally appeared Patricia Karpowicz personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant 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.

*Patrina Jackson*  
Notary Public



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EXHIBIT "A"

LEGAL DESCRIPTION

LOT 71, ACCORDING TO THE MAP OF AUTUMN RIDGE, AS RECORDED IN MAP BOOK 12, PAGES 4, 5 AND 6, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.