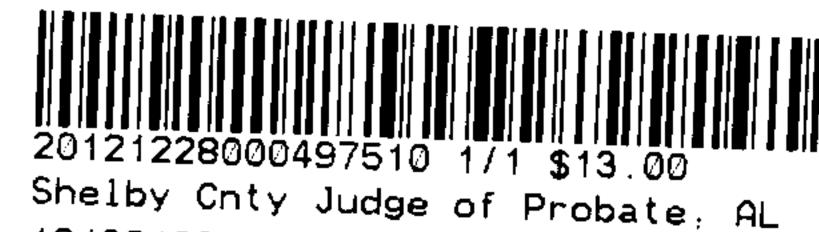
STATE OF ALABAMA JEFFERSON COUNTY) When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117



Shelby Cnty Judge of Probate, AL 12/28/2012 01:52:15 PM FILED/CERT

SUBORDINATION AGREEMENT

57164313-1647419 WHEREAS, George Dennis, and Jennifer Dennis, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20120223000065290 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned America's First Federal Credit Union, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc. recorded on Inst. #20131328000497500 in the Office of the Judge of Probate of Shelby County, being in the amount of \$189,825.00, executed by the said George Dennis and Jennifer Dennis on the property described as:

Lot 6, According to the Survey of 2nd Sector The Ridge at Meadowbrook, as recorded in Map Book 16, Page 123, in the Probate Office of Shelby County, Alabama.

The subject property is one and the same as previously conveyed by deeds recorded in Inst. No. 2001-56521; Inst. No. 2003013000059720; Inst. No. 20030930000655780; Inst. No. 20030930000655790; Inst. No 20080612000240340 and Inst. No. 20090128000027520 in which legal description omitted 2nd Sector.

and as a further inducement for the said Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc. to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc., the receipt whereof being hereby acknowledged, the undersigned America's First Federal Credit Union does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc., in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said America's First Federal Credit Union has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

Repairediby! Mark Shridick America's First Federal America's First Federal Credit Union Pelham, AL 35020

Mark Shaddix

Assistant Vice President, Mortgage Operations

STATE OF ALABAMA JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Assistant Vice President, Mortgage Operations of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Mark Shaddiy, as such Assistant Vice President, Mortgage Operations of the conveyance, Mark Shaddix, as such Assistant Vice President, Mortgage Operations and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 4th day of December

My Commission Expires: 6/18/2013

