

This instrument was prepared by:
Green Tree Servicing LLC

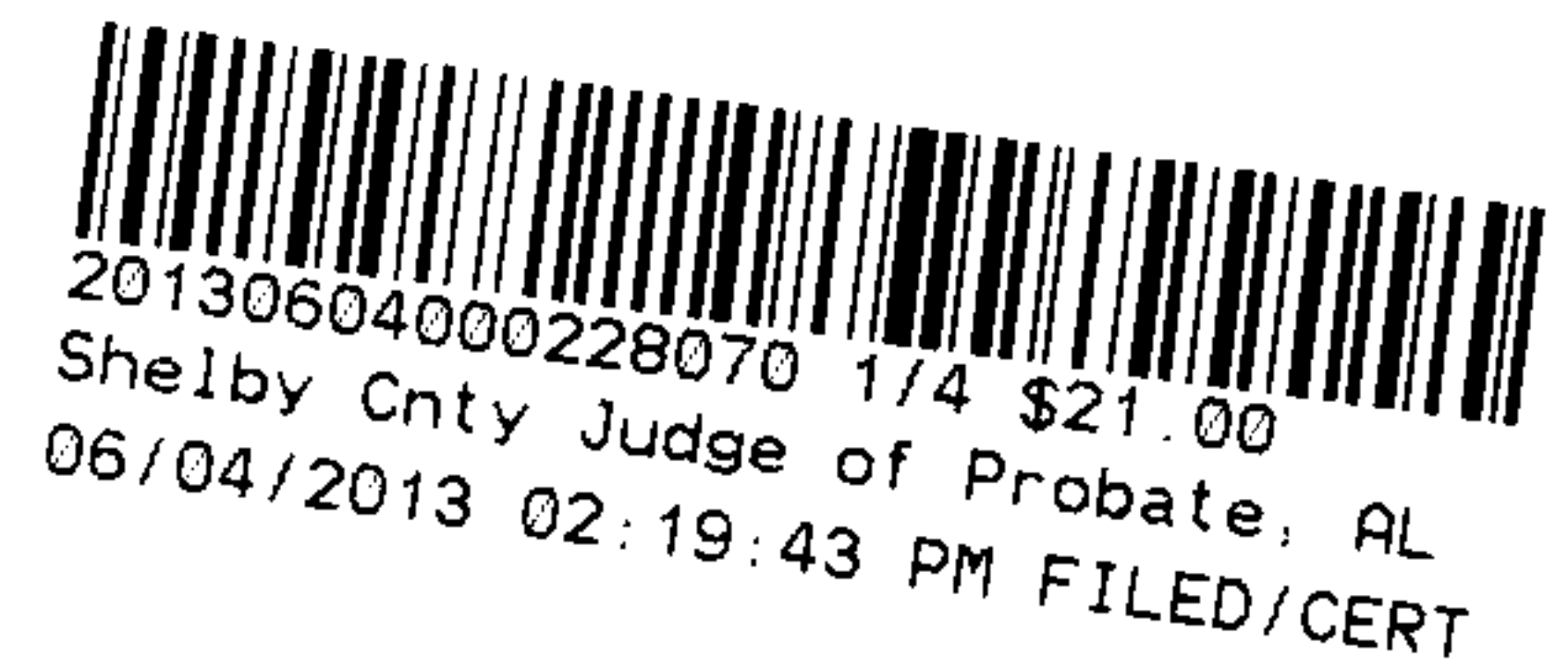
~~When Recorded return to:
Green Tree Servicing LLC
Mortgage Amendments Department
7360 South Kyrene Road T316
Tempe, AZ 85283~~

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

SUBORDINATION OF MORTGAGE

Acct# 68028558

78730412-02 Rec 2nd



MERS Phone 1-888-679-6377
MIN# 100022670000012452

Subordination Agreement is null and void if: Not recorded within 90 days of acknowledgment date, corrections or changes are made or aforementioned subordination conditions are not met.

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, MORTGAGEAMERICA, INC., and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a mortgage in the amount of \$26,100.00 dated FEBRUARY 28, 2007 and recorded MARCH 2, 2007, as Instrument No. 20070302000093960, Book NA, Page NA, hereinafter referred to as "Existing Mortgage", on the following described property,

Property Description:

**LOT 15 ACCORDING TO THE SURVEY OF MEADOW BROOK TOWNHOMES PHASE II
2ND SECTOR AS RECORDED IN MAP BOOK 22 PAGE 4 A & B IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.**

Property Address: 215 MEADOW CROFT CIRCLE, BIRMINGHAM, ALABAMA 35242

WHEREAS, Green Tree Servicing LLC is the investor, hereinafter referred to as "Investor," for the note that is secured by the Existing Mortgage;

WHEREAS, BONNIE COURVILLE AND BONNIE G. COURVILLE ARE ONE AND THE SAME PERSON, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

WHEREAS, it is necessary that the new lien to CITIBANK, NA., its successors and/or assigns, which secures a note in the amount not to exceed ONE HUNDRED THIRTY EIGHT THOUSAND Dollars and 00/100 (\$138,000.00), hereinafter referred to as "New Mortgage", be a first lien on the premises in question,

WHEREAS, MERS and the Investor are willing to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage **with the condition that there are no funds from the closing disbursed to the Owners;**

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Investor hereby subordinate the lien of the Existing Mortgage to the Lien of the New Mortgage conditioned upon the above-referenced provisions, so that the New Mortgage will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Mortgage.

Mortgage Electronic Registration Systems, Inc.


Tricia Reynolds, Assistant Secretary

Witness 1


Sam Yoeun

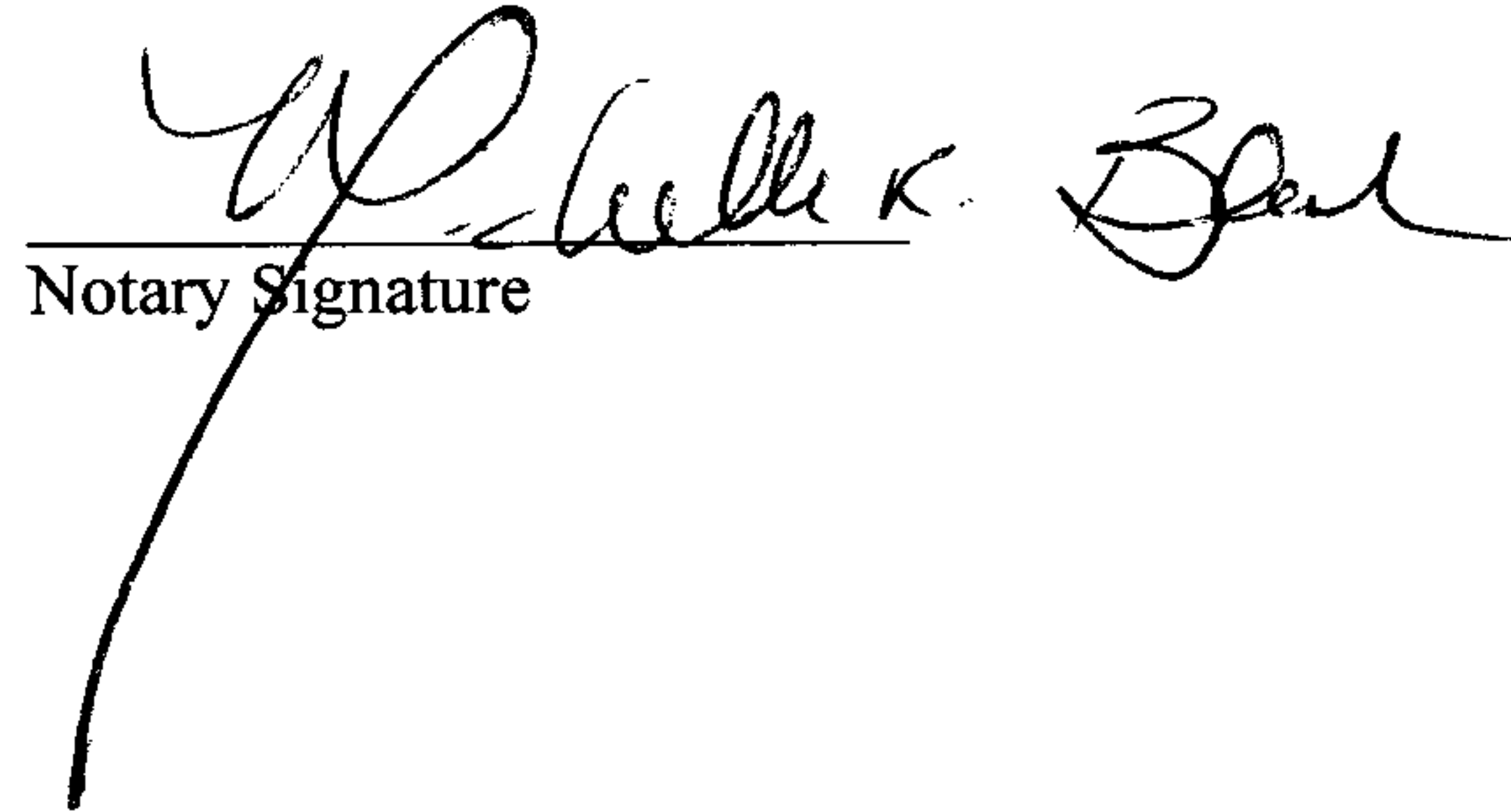
Witness 2

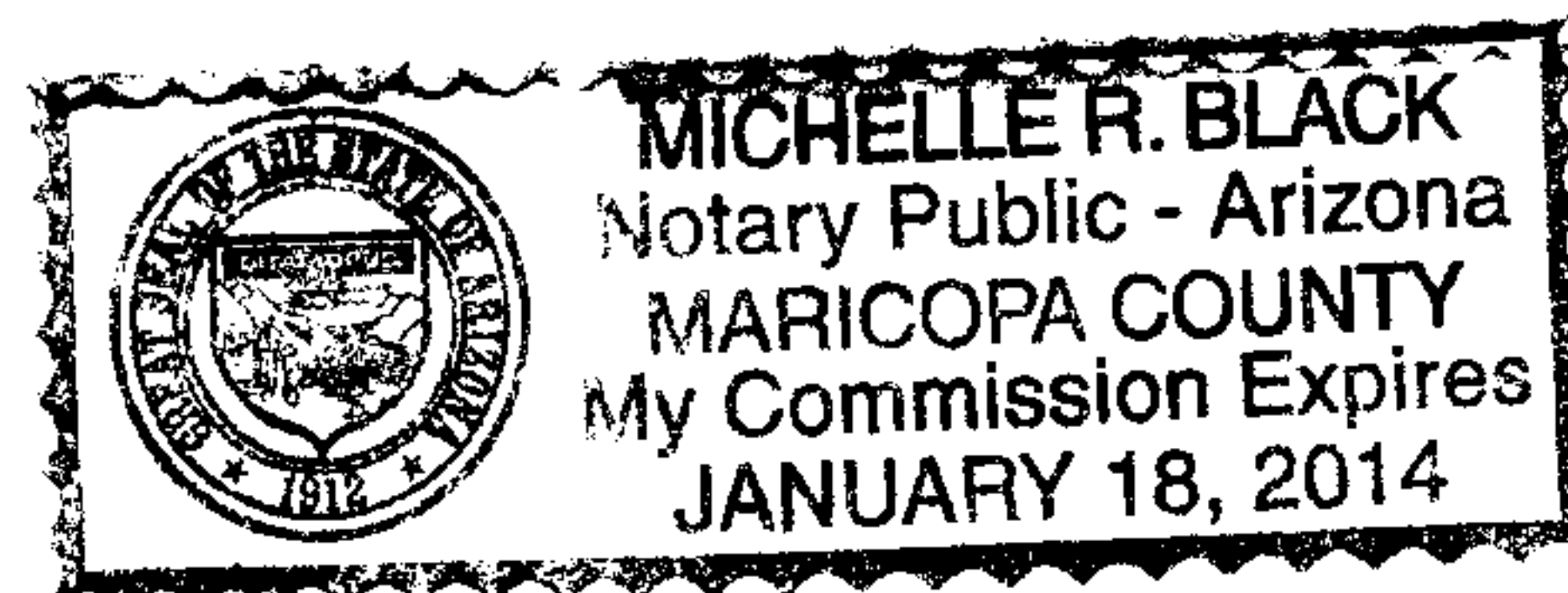

Melvina Nakai

State of Arizona}
County of Maricopa} ss.

On the 25 day of Feb. in the year 2013 before me, the undersigned, personally appeared

Tricia Reynolds, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in his/~~her~~/their capacity(ies), that by his/~~her~~/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.


Notary Signature



Green Tree Servicing LLC


Kelvan E. Raff

Assistant Vice President


Witness 1

Sam Yoeun


Witness 2

Melvina Nakai


State of Arizona}

County of Maricopa} ss.

On the 25 day of Feb. in the year 2013 before me, the undersigned, personally appeared

Kelvan E. Raff

, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.


Notary Signature

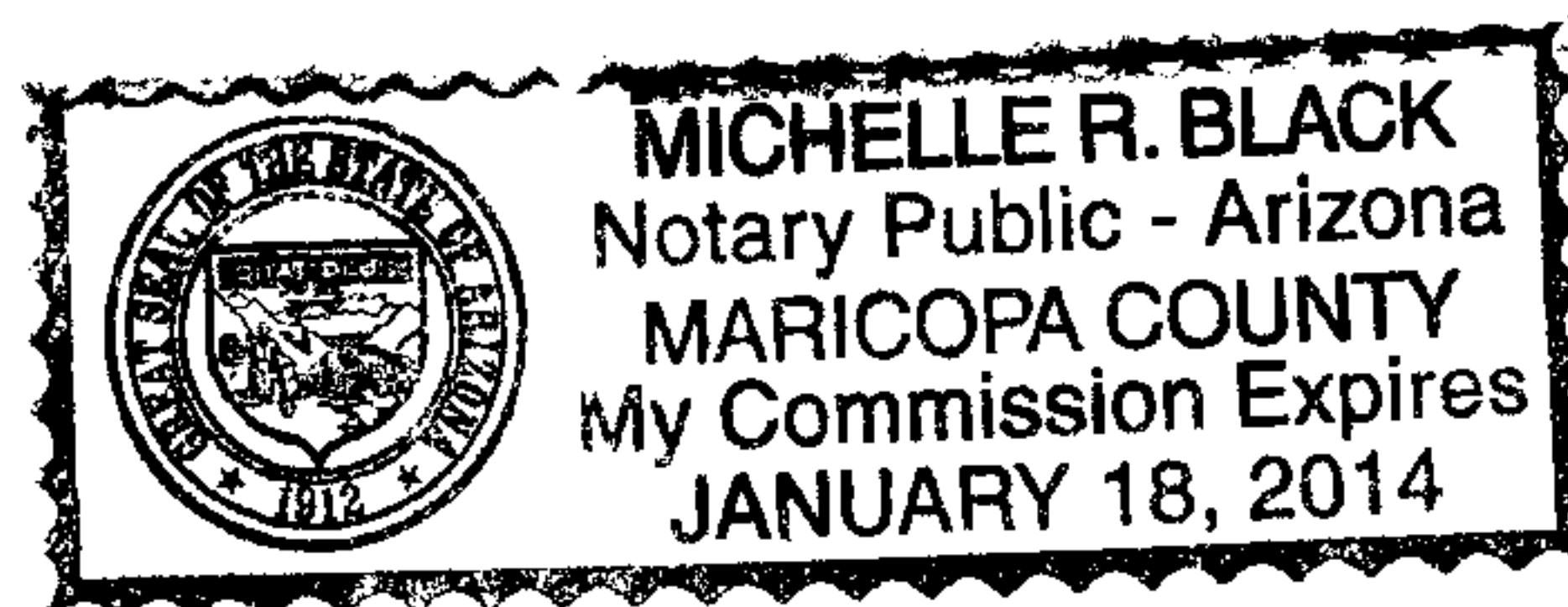


EXHIBIT "A"

SITUATE IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 15 ACCORDING TO THE SURVEY OF MEADOW BROOK TOWNHOMES PHASE II 2ND
SECTOR AS RECORDED IN MAP BOOK 22 PAGE 4 A AND B IN THE PROBATE OFFICE
OF SHELBY COUNTY, ALABAMA.

TAX ID NO: 09 3 06 0 007 009.000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED
GRANTOR: KATHRYN C. HARPER, AN UNMARRIED WOMAN
GRANTEE: BONNIE G. COURVILLE
DATED: 02/28/2007
RECORDED: 03/02/2007
DOC#/BOOK-PAGE: 20070302000093940

ADDRESS: 215 MEADOW CROFT CIR, BIRMINGHAM, AL 35242

END OF SCHEDULE A

