

80000121198571001  
SR Number: 1-2624115

**WHEN RECORDED MAIL TO:**

**GMAC Mortgage  
Client Branded Solutions**  
500 Enterprise Road, Suite 150  
Horsham, PA 19044  
ATTN: Gale Nesmith

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made June 24, 2002, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **GMAC Mortgage Corporation formerly known as GMAC Mortgage Corporation of PA.**

**WITNESSETH:**

**THAT WHEREAS RICKEY W. MISKELLEY and MELISSA MISKELLEY, Husband and Wife,** residing at 4132 KESTEVEN DR, BIRMINGHAM AL 35242, , did execute a Mortgage dated 11/15/00 to **GMAC Mortgage Corporation** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 20,000.00 dated 11/15/00 in favor of **GMAC Mortgage Corporation formerly known as GMAC Mortgage Corporation of PA,** which Mortgage was recorded 121112000 as Recording Book No. **2000** and Page No. **41347.**

**WHEREAS,** Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 215,000.00 dated 7/11/2002 in favor of **GMAC Mortgage Corporation,** here in after 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 **GMAC Mortgage Corporation** 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:

(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 **GMAC Mortgage Corporation** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **GMAC Mortgage Corporation** mortgage first above mentioned.

Prince Brothers

(2) Nothing herein contained shall affect the validity or enforceability of **GMAC Mortgage Corporation DBA ditech.com** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

By: Amelia Light  
By: Ma [Signature]  
By: Amelia Light  
By: Ma [Signature]

**GMAC Mortgage Corporation**

By: Marnessa Birckett  
Title: Limited Signing Officer  
Attest: [Signature]  
Title: Sean Flanagan  
Title: Limited Signing Officer

**COMMONWEALTH OF PENNSYLVANIA**

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**COUNTY OF MONTGOMERY**

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On 6-24-02, before me Ann M. Sweeney, the undersigned, a Notary Public in and for said County and State, personally appeared Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Limited Signing Officer, and Sean Flanagan personally known to me (or proved to me on the basis of satisfactory evidence) to be the Limited Signing Officer 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.

Ann M. Sweeney  
Notary Public

Notarial Seal  
Ann M. Sweeney, Notary Public  
Horsham Twp., Montgomery County  
My Commission Expires Mar. 14, 2005  
Member, Pennsylvania Association of Notaries

## SCHEDULE "A"

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Borrower: Rickey W. Miskelley *RW*  
Property: 4132 Kesteven Drive, Birmingham, AL 35242  
Loan No: 000685186065  
Closing Date: July 1, 2002

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ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED BOOK 2000, PAGE 41345, ID# 03-9-30-0-0-002-131, BEING KNOWN AND DESIGNATED AS LOT 216, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AND EDDLEMAN COMMUNITY, 6TH SECOTR, 4TH PHASE, AS RECORDED IN MAP BOOK 15, PAGE 106.