

81200167157182001
SR Number: 1-7463067

WHEN RECORDED MAIL TO:

ditech.com
500 Enterprise Road
Horsham, PA 19044
ATTN: Jazrael Turner

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made February 20, 2003, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **GMAC Mortgage Corporation doing business as ditech.com**.

W I T N E S S E T H:

THAT WHEREAS WILLIAM G. WIGGINTON, JR. and REBECCA R. WIGGINTON, Husband and Wife, residing at 112 SPRING STREET, CALERA AL 35040, , did execute a Mortgage dated 8/22/00 to **GMAC Mortgage Corporation DBA ditech.com** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 25,500.00 dated 8/22/00 in favor of **GMAC Mortgage Corporation doing business as ditech.com**, which Mortgage was recorded 9/7/00 as Recording Book No. 2000 and Page No. 30920.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 110,694.00 dated 1/16/03 in favor of **HARBORSIDE FINANCIAL NETWORK**, 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 DBA ditech.com** 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 DBA ditech.com** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **GMAC Mortgage Corporation DBA ditech.com** mortgage first above mentioned.

National Real Estate

(2) Nothing herein contained shall affect the validity or enforceability of **GMAC MORTGAGE CORPORATION** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

GMAC Mortgage Corporation

By: Alyssa Domico
ALYSSA DOMICO
By: Sherene Kidd
SHERENE KIDD
By: Alyssa Domico
ALYSSA DOMICO
By: Sherene Kidd
SHERENE KIDD

By: Charles Myrtetus
Charles Myrtetus
Title: Limited Signing Officer
Attest: Diane Bowser
Diane Bowser
Title: Senior Vice President



COMMONWEALTH OF PENNSYLVANIA

:

:SS

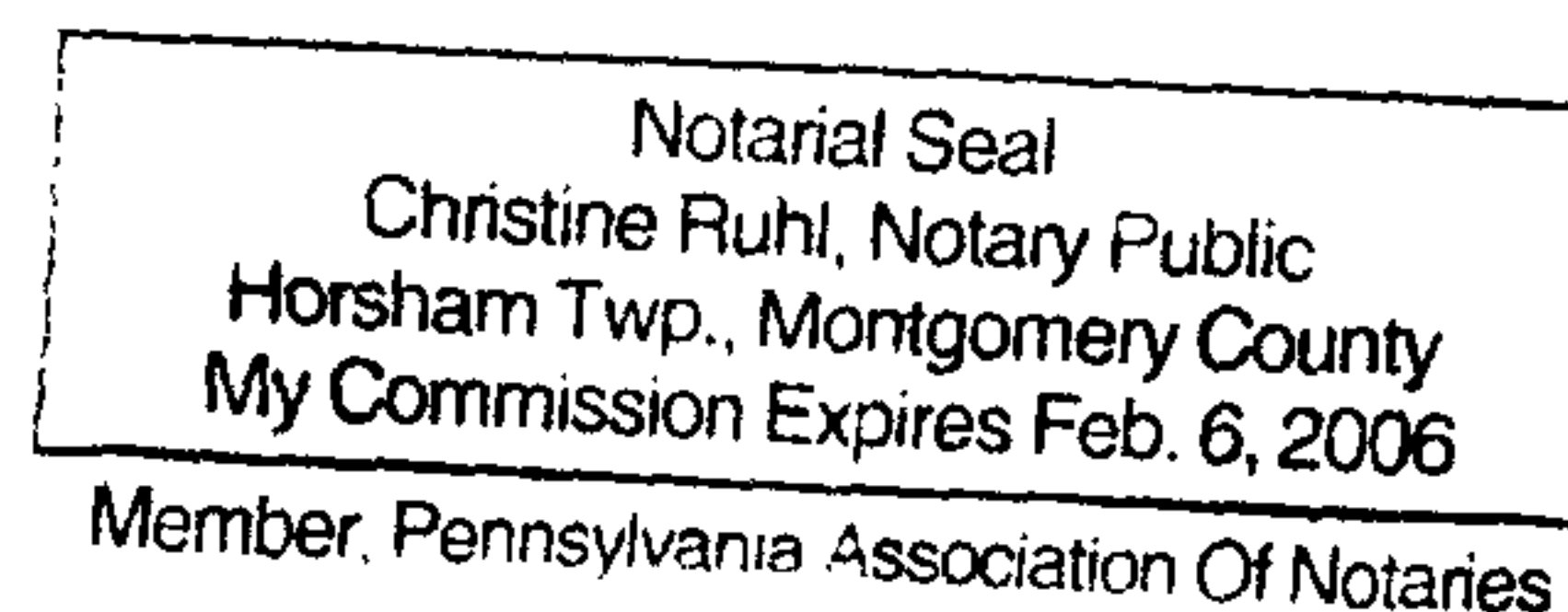
COUNTY OF MONTGOMERY

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On 2/20/03 before me CHRISTINE RUHL, the undersigned, a Notary Public in and for said County and State, personally appeared Charles Myrtetus personally known to me (or proved to me on the basis of satisfactory evidence) to be the Limited Signing Officer, and Diane Bowser personally known to me (or proved to me on the basis of satisfactory evidence) to be the Senior Vice President 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.

Christine Ruhl
Notary Public



Loan Number: 7280509

Borrower:

WIGGINTON, WILLIAM G. JR.
WIGGINTON, REBECCA R.
112 SPRING STREET
CALERA, AL 35040

Creditor:

Harborside Financial Network, Inc
334 Via Vera Cruz, Ste. 254
San Marcos, CA 92069

EXHIBIT "A"

APN #: 22-8-33-0-002-019.000

Legal description as follows:

LOT 111, ACCORDING TO THE MAP OF SURVEY OF SUMMERCHASE, PHASE 1, AS
RECORDED IN MAP BOOK 23 PAGE 7, IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL EASEMENTS, RESTRICTIONS, RESERVATIONS, PROVISIONS,
COVENANTS, BUILDING SET-BACK LINES AND RIGHTS OF WAY OF RECORD.