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SR Number: 1-11965220

  
20031202000782740 Pg 1/3 17.00  
Shelby Cnty Judge of Probate, AL  
12/02/2003 15:22:00 FILED/CERTIFIED



When recorded mail to:  
Home Connects  
100 Lakeside Drive, Horsham, PA 19044

### **SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made July 14, 2003, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **GMAC Mortgage Corporation**.

### **WITNESSETH:**

**THAT WHEREAS JAMES DWIGHT MILLER and MARY GROVER MILLER, Husband and Wife**, residing at 1914 FOREST CREEK DR, HOOVER AL 35244, , did execute a Mortgage dated 12/26/01 to **GMAC MORTGAGE CORPORATION** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 35,000.00 dated 12/26/01 in favor of **GMAC Mortgage Corporation** , which Mortgage was recorded as Recording Book No. \_\_\_\_\_ and Page No. \_\_\_\_\_.  
Inst # 06499

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 152,000.00 dated 1-21-03 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.

(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: Shadonna Charleston  
SHADONNA CHARLESTON

By: Latasha Cotton  
LATASHA COTTON

By: Shadonna Charleston  
SHADONNA CHARLESTON

By: Latasha Cotton  
LATASHA COTTON

By: Ted Farabaugh  
Ted Farabaugh

Title: Limited Signing Officer

Attest: Mary McGrath  
Mary McGrath

Title: Limited Signing Officer

COMMONWEALTH OF PENNSYLVANIA

:

:SS

COUNTY OF MONTGOMERY

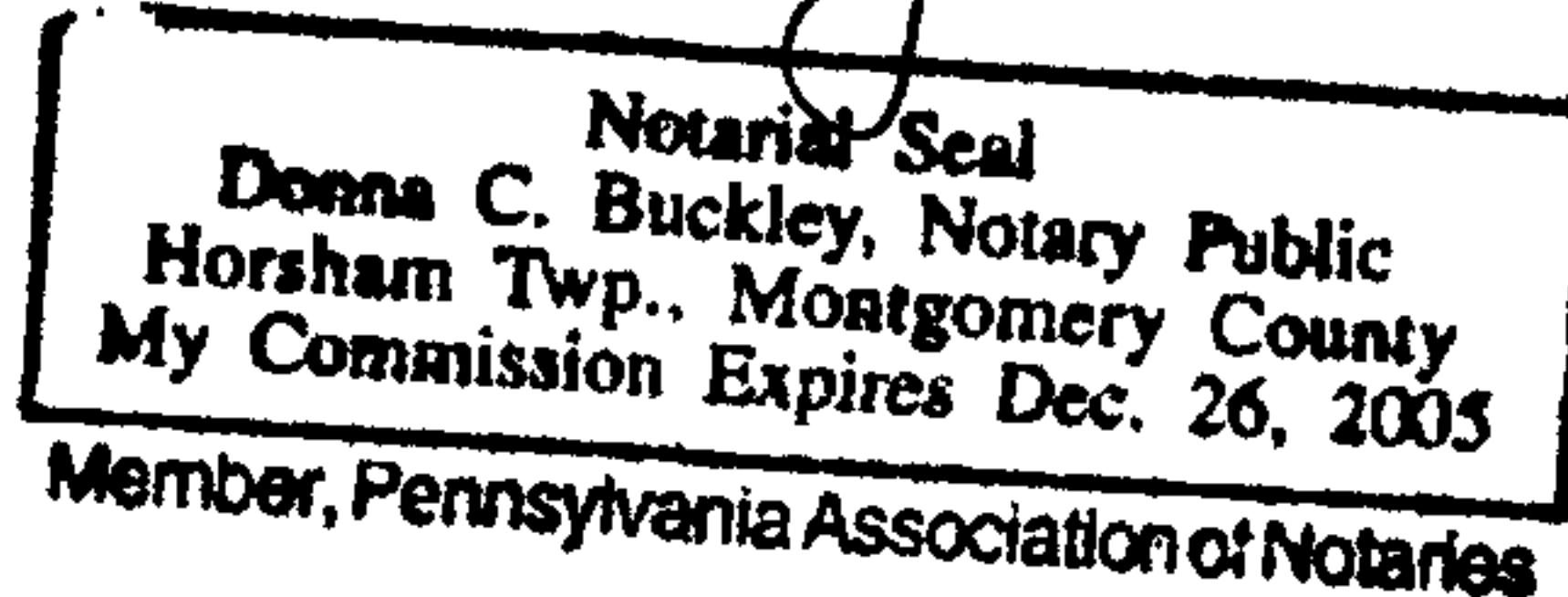
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On 9/14/03, before me DONNA C. BUCKLEY, the undersigned, a Notary Public in and for said County and State, personally appeared Ted Farabaugh personally known to me (or proved to me on the basis of satisfactory evidence) to be the Limited Signing Officer, and Mary McGrath 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.

Donna C. Buckley  
Notary Public



**EXHIBIT A**

**ALL THAT PARCEL OF LAND IN CITY OF HOOVER, JEFFERSON COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 1998, INST # 06499, ID# 117260002023000, BEING KNOWN AND DESIGNATED AS LOT 231, ACCORDING TO THE SURVEY OF NINTH ADDITION, RIVERCHASE COUNTRY CLUB, AS RECORDED IN MAP BOOK 8, PAGE 46 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**BY FEE SIMPLE DEED FROM MICHAEL T. LEACH AND ANNE M. LEACH, HUSBAND AND WIFE AS SET FORTH IN INST # 1998 INST # 06499 DATED 01/28/1998 AND RECORDED 02/26/1998, JEFFERSON COUNTY RECORDS, STATE OF ALABAMA.**

A handwritten signature in black ink, appearing to read "J. H. Morgan", is located in the bottom right corner of the page.