

80000183391521001  
SR Number: 1-17944481

**WHEN RECORDED MAIL TO:**

**GM Family First**  
500 Enterprise Road  
Horsham, PA 19044  
ATTN: Michele Coley-Turner

**SUBORDINATION AGREEMENT**

**THIS SUBORDINATION AGREEMENT**, made April 3, 2004, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **GMAC Mortgage Corporation**.

**WITNESSETH:**

**THAT WHEREAS ANTHONY C. NASSEF**, residing at 132 CHURCHILL DRIVE, MAYLENE AL 35114, ,  
did execute a Mortgage dated 6/14/2002 to **GMAC Mortgage Corporation** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 13,700.00 dated 6/14/2002 in favor of **GMAC Mortgage Corporation**, which Mortgage was recorded as Recording Book No. \_\_\_\_\_ and Page No. 84820

20020617002

XXXXXX

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 109,520.00 dated 4/15/04 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.

Gmac

WITNESSED BY:

GMAC Mortgage Corporation  
formerly known as GMAC Mortgage Corporation of PA,

By: [Signature]  
Alyssa Domingo  
By: [Signature]  
Ameerah Singleton  
By: [Signature]  
Alyssa Domingo  
By: [Signature]  
Ameerah Singleton

By: [Signature]  
Ted Farabaugh  
Title: Limited Signing Officer  
Attest: [Signature]  
James Callan  
Title: Limited Signing Officer



COMMONWEALTH OF PENNSYLVANIA

:  
:ss  
:

COUNTY OF MONTGOMERY

On 4-3-04, before me Lynn R. Frazier, 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 James Callan 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.

[Signature]  
Notary Public

Notarial Seal  
Lynn R. Frazier, Notary Public  
Horsham Twp., Montgomery County  
My Commission Expires July 16, 2006

Member, Pennsylvania Association Of Notaries

**EXHIBIT A**

**ALL THAT PARCEL OF LAND IN CITY OF MAYLENE, SHELBY COUNTY, STATE OF ALABAMA,  
AS MORE FULLY DESCRIBED IN DEED INST # 20020617, INST # 000284800, ID# 232040006021000,  
BEING KNOWN AND DESIGNATED AS:**

**LOT 220, ACCORDING TO THE SURVEY OF CEDAR GROVE AT STERLING GATE, SECTOR 2,  
PHASE 5, AS RECORDED IN MAP BOOK 28 PAGE 91, IN THE PROBATE OFFICE OF SHELBY  
COUNTY, ALABAMA.**

**BY FEE SIMPLE DEED FROM PROFESSIONAL HOMEBUILDERS, INC. AS SET FORTH IN INST #  
20020617 INST # 000284800 DATED 06/14/2002 AND RECORDED 06/17/2002, SHELBY COUNTY  
RECORDS, STATE OF ALABAMA.**