


8259367897


20071019000485850 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
10/19/2007 10:47:04AM FILED/CERT

WHEN RECORDED MAIL TO:

GMAC Mortgage , LLC

1100 Virginia Dr.
Fort Washington, PA 19034
Prepared by: Pat Kennard

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made October 1, 2007, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc..**

W I T N E S S E T H:

THAT WHEREAS Miguel A. Lozano , residing at 670 Old Cahaba Drive Helena, AL 35080, did execute a Mortgage dated 10/12/04 to **Mortgage Electronic Registration Systems, Inc.** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 12,300.00 dated 10/12/04 in favor of **Mortgage Electronic Registration Systems, Inc.**, which Mortgage was recorded 11/22/04 as INST# 2004 PL6041710.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 125,000.00 dated 10/5/07 in favor of **GMAC Mortgage, LLC**, 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 **Mortgage Electronic Registration Systems, Inc.** 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:

20071019000485850 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
10/19/2007 10:47:04AM FILED/CERT

(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 **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems, Inc.** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems, Inc.** mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

By: Vernice Mainor
Vernice Mainor
By: Pat Kennard
Pat Kennard
By: Vernice Mainor
Vernice Mainor
By: Pat Kennard
Pat Kennard

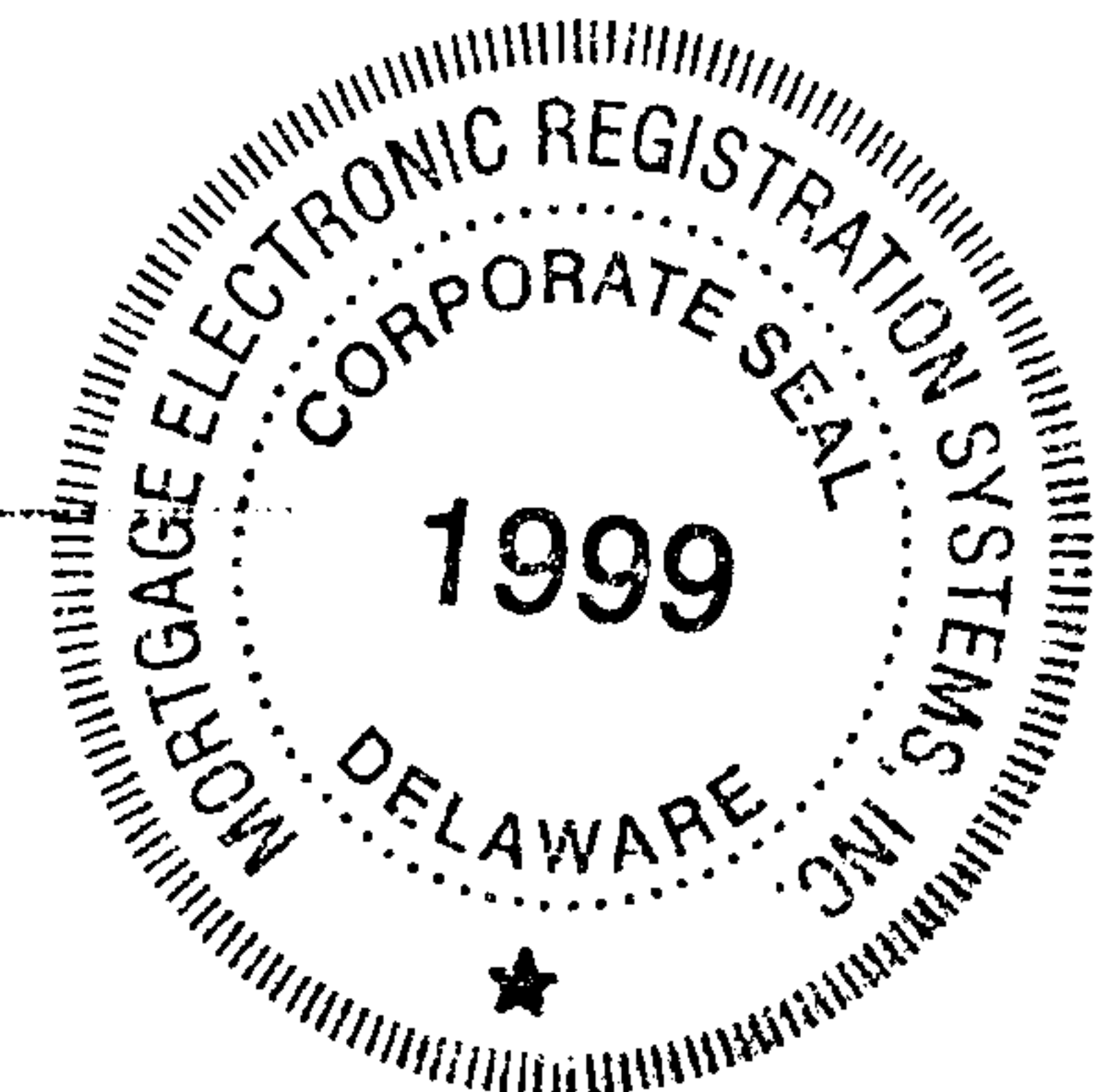
Mortgage Electronic Registration Systems, Inc.

By: Marnessa Birckett
Marnessa Birckett

Title: Asst. Secretary

Attest: Debra Chieffe
Debra Chieffe

Title: Vice President



COMMONWEALTH OF PENNSYLVANIA

:
:SS
:

COUNTY OF MONTGOMERY

On 10-1-07, before me Tamika Scott, 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 Asst. Secretary, and Debra Chieffe personally known to me (or proved to me on the basis of satisfactory evidence) to be the 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.


Tamika Scott
Notary Public

COMMONWEALTH OF PENNSYLVANIA
Tamika Scott, Notary Public
Haddon, Pa., Montgomery County
My Commission Expires Nov. 07, 2010
Member, Pennsylvania Association of Notaries

EXHIBIT A

**ALL THAT PARCEL OF LAND IN CITY OF HELENA, SHELBY COUNTY, STATE OF ALABAMA,
AS MORE FULLY DESCRIBED IN DEED INST # 2002, PAGE 479220, ID# 13-4-20-2-002-039.000,
BEING KNOWN AND DESIGNATED AS LOT 217, OLD CAHABA, WILLOW RUN SECTOR
(AMENDED MAP), FILED IN PLAT BOOK 25, PAGE 127.**

**BY FEE SIMPLE DEED FROM DAVY A. LOTT AND JILL B. LOTT, HUSBAND AND WIFE AS SET FORTH
IN INST # 2002 PAGE 479220 DATED 09/30/2002 AND RECORDED 10/03/2002, SHELBY COUNTY RECORDS,
STATE OF ALABAMA.**


20071019000485850 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
10/19/2007 10:47:04AM FILED/CERT