

AFTER RECORDING  
PLEASE RETURN TO:

20080208000053640 1/3 \$17.00  
Shelby Cnty Judge of Probate, AL  
02/08/2008 01:01:39PM FILED/CERT

5197323  
131013001021000  
**SUBORDINATION AGREEMENT**

Borrower: Karen Bozeman

Property Address: 2593 Chandalar Lane, Pelham, AL 35124

This Subordination Agreement dated 1-8-08, is between COMPASS BANK, (Junior Lender),  
and GMAC Mortgage, LLC, (New Senior Lender).

**RECITALS**

COMPASS BANK, (Junior Lender), owns and holds a promissory note in the amount of \$ 25,000,  
dated 11/06/2006, and recorded in book \_\_\_\_\_, page \_\_\_\_\_, as  
instrument  
number 20070122000033530 on 1/22/2007 (date), in Shelby (County),  
Alabama (State).

Borrowers are current owners of the Property, and wish to replace their current first position mortgage loan  
on the Property with a new first position mortgage loan secured by the Property from New Senior Lender in  
the new principal sum of \$ 126,200 Dated: 1-27-08. This will be the  
New

Senior Security Instrument.

**1. Subordination of Junior Lender's Interest.**

Junior Lender agrees that its security interest and all of Junior Lender's rights thereunder shall at all times  
be inferior and subordinate to the Senior Lender's new security instrument and Senior Lender's rights in  
the Property, including any extensions, renewals, or modifications up to a maximum amount of  
\$ 126,200, plus interest. Junior Lender consents without possibility of revocation, and accepts  
all provisions, terms and conditions of the New Senior Lender's Security Instrument.

**2. No Subordination to Additional Matters**

Junior Lender is subordinating its lien/security interest to the Senior Lender's security Instrument only, and  
not to other or future liens or security interests in the Property. Junior Lender has no obligation to consent  
to future requests for subordination of its lien-security interest.

**3. No Waiver of Notice**

Upon the execution of the subordination of Junior Lender's security instrument to the new Senior Lender,  
the Junior Lender waives no rights it may have, if any, under the laws of the State in which the Property is  
located, or any Federal rights to which the Junior Lender may be entitled.

**4. Assignment**

This agreement shall be binding upon and inure to the benefit of the Junior Lender and Senior Lender, and  
their respective successors, assigns, trustees, receivers, administrators, personal representatives, legatees,  
and devisees.

**5. Governing (Applicable) Law**

This agreement shall be governed by the laws of the State in which the Property is located.

**6. Reliance**

This Agreement can be relied upon by all persons having an interest in the Property or the New Security  
Instrument.

**7. Notice**

Any notice or other communication to be provided under this agreement shall be in writing and sent to the  
parties at the address described in this Agreement, or such other address as the parties may designate in  
writing from time to time.

**8. Entire Agreement (Integration)**

This Agreement and any related documents represent the complete and integrated understanding between Junior Lender and New Senior Lender pertaining to the terms and conditions of this Agreement. Any waiver, modification, or novation of this agreement must be in writing, executed by New Senior Lender, (or its successors or assigns), or Junior Lender, (its successors or assigns) and, if this Agreement was recorded in the real estate records of the government entity in which the Property is located, recorded in such real estate records, to be enforceable.

**9. Waiver of Jury Trial**

Junior Lender and the New Senior Lender hereby waive any right to trial by Jury in any action arising out of, or based upon this Agreement.

**10. Acceptance**

New Senior Lender and Junior Lender acknowledge that they have read, understand, and agree to the terms and conditions of this Agreement. This Agreement must be recorded within 90 days of the date of the Agreement, or the Agreement will be null and void.

Junior Lender: Dina Williams

Title: VP of Compass Bank

New Senior Lender: Joseph Fader  
Title: Processing - Funding Manager of GMAC Mortgage, LLC

State of Alabama

County of Jefferson

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Dina Williams, as a Vice President of Compass Bank, whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 8th day of January, 2008.

(Seal)

Walter Shellen  
Notary Public

My commission expires: 12/14/2010

State of New Jersey

County of Camden

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Joseph Fader, as Funding Manager (title) of GMAC LLC (institution) whose name(s) is/are signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, they/he/she executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 11 day of January, 2008.

(Seal)


Helen Owen  
Notary Public

My commission expires: 5-19-08

Helen Owen  
Notary Public  
State of New Jersey  
Expires 5/19/08




**Exhibit "A"**

  
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LOT 130, ACCORDING TO THE SURVEY OF CHANDALAR SOUTH, THIRD SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 68, IN THE PROBATE OFFICE OF THE SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Being all of that certain property conveyed to KAREN H. BOZEMAN AND CURTIS R. BOZEMAN from EDITH COUCH AS PERSONAL REPRESENTATIVE (EXECUTRIX) OF THE ESTATE OF BARBARA I. COTMAN (DECEASED), by deed dated 08/29/03 and recorded 09/03/03 as Deed Instrument No. 200309030058619 of official records.

APN# 131013001021000

 BOZEMAN  
13988526 AL  
FIRST AMERICAN LENDERS ADVANTAGE  
SUBORDINATION AGREEMENT  
