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**SUBORDINATION AGREEMENT**

2679477

Loan No: 3212698262

R#2689458

This Agreement is made this 7/18/ 2007 by and between **Quicken Loans Inc.**, whose address is 20555 Victor Parkway, Livonia, Michigan 48152, **Mortgage Electronic Registration Systems, Inc.**, ("MERS") as nominee for **Quicken Loans Inc.**, whose address is P.O. Box 2026, Flint, Michigan 48501, (collectively referred to as "Quicken Loans") and **Wachovia Bank, N.A.**, whose address is 660 Sparky Drive, Westford, MA 01886 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$51,800.00, executed by **Marc A. Guthrie and Dana A. Guthrie, husband and wife** (the "Borrowers"), to **SouthTrust Mortgage Corporation**, dated January 7, 2004 and recorded on January 27, 2004 in Instrument Number 2004012700044440, in the records of Shelby County, which was subsequently transferred to **Wachovia Bank, N.A.** ("Lienholder's Lien"), covering the property commonly known as 1016 Williams Trce., Birmingham, AL 35242-7827 (the "Property") and legally described as:

Situated in the County of Shelby, State of Alabama:

**Lot 2525, according to the Survey of Brook Highland, 25th Sector, and Eddleman Community, as recorded in Map Book 28, Page 136, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.**

Tax ID No.: 03-9-30-0-002-001.231

**WHEREAS**, Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$ 520,100.00 and dated on ~~or about~~ July 28, 2007 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

Recorded on 8/31/2007 Instrument # 2007 0831000-411650

**WHEREAS** Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

**WHEREAS** Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

**NOW, THEREFORE**, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Witnesses:

Kelley M. Cahoon  
Printed Name KELLEY M. CAHOON

Tramica Tolliver  
Printed Name Tramica Tolliver  
Asst. Vice President

STATE OF Virginia )  
COUNTY OF Roanoke ) ss

On 7/19/, 2007 before me, N. M. Jeffries, personally appeared April Duffey, AVP, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature]  
Notary Public, County of \_\_\_\_\_, Acting in \_\_\_\_\_  
State of \_\_\_\_\_  
My commission expires \_\_\_\_\_

Lienholder: Wachovia Bank, N.A.

By: April Duffey  
Its: April Duffey  
Asst. Vice President

County

Notarized Hereon is My Commission of VA  
Notary Public Seal - City of Salem  
My commission expires 8/31/2008  
ALL Notary ID #298211

Witnesses:

S. Cosley  
Printed Name SANDIE COSLEY

Damon Banks  
Printed Name Damon Banks

STATE OF MICHIGAN )  
COUNTY OF WAYNE ) ss

On JULY 19, 2007, 2007 before me, SANDRA BELL, personally appeared Judy Schultz, Quicken Loans, MERS, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Sandra Bell  
Notary Public, County of MACOMB, Acting in WAYNE County.  
State of MICHIGAN  
My commission expires APRIL 10, 2013

SANDRA BELL  
Notary Public, State of Michigan  
County of Macomb  
My Commission Expires Apr. 10, 2013  
Acting in the County of \_\_\_\_\_

This instrument drafted by and after recording return to: Operations Dept., Quicken Loans Inc., 20555 Victor Parkway, Livonia, Michigan 48152



20080211000055230 3/3 \$17.00  
Shelby Cnty Judge of Probate, AL  
02/11/2008 11:00:53AM FILED/CERT

EXHIBIT A - LEGAL DESCRIPTION

Tax ID Number: **03-9-30-0-002-001.231**

Land situated in the County of **Shelby** in the State of **AL**

**Lot 2525, according to the Survey of Brook Highland, 25th Sector, and Eddleman Community, as recorded in Map Book 28, Page 136, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.**

Commonly known as: **1016 Williams Trce, Birmingham, AL 35242-7827**