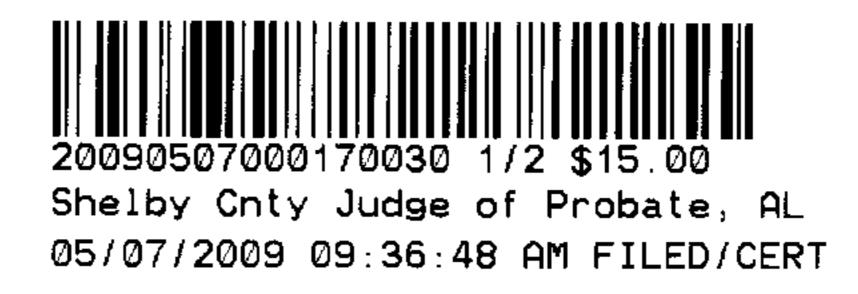
Recording Requested by & When Recorded Return To:
US Recordings, Inc.
2925 Country Drive
St. Paul, MN 55117
756379 864



C# 3199969

**\*** 4

## SUBORDINATION AGREEMENT

Loan No: 3219087242

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$50,000, executed by C. Allen Ritter, JR. and Janice N. Ritter, husband and wife(the "Borrowers"), to Alabama Telco Credit Union, dated March 06, 2007 and recorded on March 14, 2007 in Instrument No. 20070314000114230, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 1014 Spyglass Lane, Birmingham, AL 35244 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 3, ACCORDING TO THE 1<sup>ST</sup> AMENDED FINAL RECORD PLAT OF HEATHERWOOD, 9<sup>TH</sup> SECTOR, PHASE 1 AS RECORDED IN MAP BOOK 19, PAGE 159, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

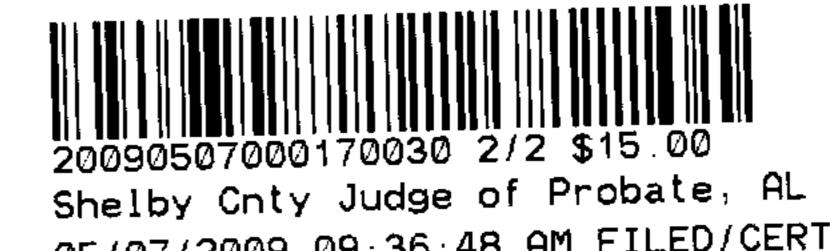
Tax ID No.: 102090001001245

WHEREAS, Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$417,000 and dated on or about 40000, 2008 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

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:	05/07/2009 09:36:48 HM FILED/CENT
	Alabana Selco Ciedet Union
Printed Name	Lienholder: Alabama Telco Credit Union Alabama Telco Credit Union
Printed Name	By: Will W. Chull
	Its: Senior Vice President William CHARCON
STATE OF <u>cellebana</u> ) ss	
COUNTY OF Jefferson	Shannon L. Abriter, personally
appeared William R. Chancell	lo/2, personally known to me (or proved to
within instrument and acknowledged to me that	be the person(s) whose name(s) is/are subscribed to the the/she/they executed the same in his/her/their authorized ire(s) on the instrument the person(s), or the entity upon
behalf of which the person(s) acted, executed the	- A
Notary Public, County of Jefforson, Acting i	in Salha Gar County
State of Clabana VI	Jest County.
My commission expires <u>DLe Əఎ- ລະນອ</u>	
Witnesses:	Quicken Loans Inc. and Mortgage Electronic
Printed Name Damon 13616	Registration Systems, Inc., as nominee for
ituation State	Quicken Loans Inc.  By: The Control of the Control
Printed Name Chirstino Sno	Quicken Loans, DVP and MERS, Assistant Secretary
STATE OF MICHIGAN )	
COUNTY OF WAYNE )	
On ADM / 2008 before me, appeared	(C) REPORT TOUSTON, personally Quicken Loans, DVP and MERS, Assistant
Secretary, personally known to me (or prove	to the within instrument and acknowledged to me that
he/she/they executed the same in his/her/tl	heir authorized capacity(ies), and that by his/her/their
	or the entity upon behalf of which the person(s) acted,
Masin Thomas Hours	WOOD KARIN RENAF
Notary Public, County of Delle, Acting i	in Centy County County County
State of <u>MICMIQUE</u> My commission expires 9/30/20/5	<u>3</u> .