



20091120000432490 1/6 \$26.00
Shelby Cnty Judge of Probate, AL
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(2) of (2)

SUBORDINATION AGREEMENT

~~WHEN RECORDED MAIL TO:~~

SPACE ABOVE FOR RECORDERS USE

MSN SV-79/ DOCUMENT CONTROL DEPT.
P.O. BOX 10266
VAN NUYS CALIFORNIA 91410-0266
LOAN #: 188182783
ESCROW/CLOSING#: 212856695

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is made this Twenty-third day of September, 2009, by **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, Inc. ("MERS")** as nominee for **Bank of America, N.A., successor by merger to Countrywide Bank, FSB ("Subordinated Lienholder")**, with a place of business at **P.O. BOX 2026, FLINT, MI 48501-2026**.

WHEREAS, **DARIAN LANE HOLCOMBE** and **LATICIA DARLENE HOLCOMBE** executed and delivered to Subordinated Lienholder, a Deed of Trust/Mortgage (the **"Existing and Continuing Security Instrument"**) in the sum of \$50000.00 dated 01/25/2008, and recorded in Book Volume N/A, Page N/A, as Instrument No.



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20080208000053770, in the records of SHELBY County, State of AL, as security for a loan (the "**Existing and Continuing Loan**"), which Existing and Continuing Security Instrument is a valid and existing lien on the real property located at 277 WILDWOOD CHAPEL RD, COLUMBIANA, AL 35051 and further described on Exhibit "A," attached.

WHEREAS, DARIAN LANE HOLCOMBE and LATICIA DARLENE HOLCOMBE ("**Borrower**") executed and delivered to **Bank of America, N.A. ("Lender")**, a deed of trust/mortgage in the principal amount not to exceed \$76350.00,* which deed of trust/mortgage (the "**New Security Instrument**") is intended to be recorded herewith in the records of SHELBY County, State of AL as security for a loan (the "**New Loan**");
to be recorded concurrently herewith

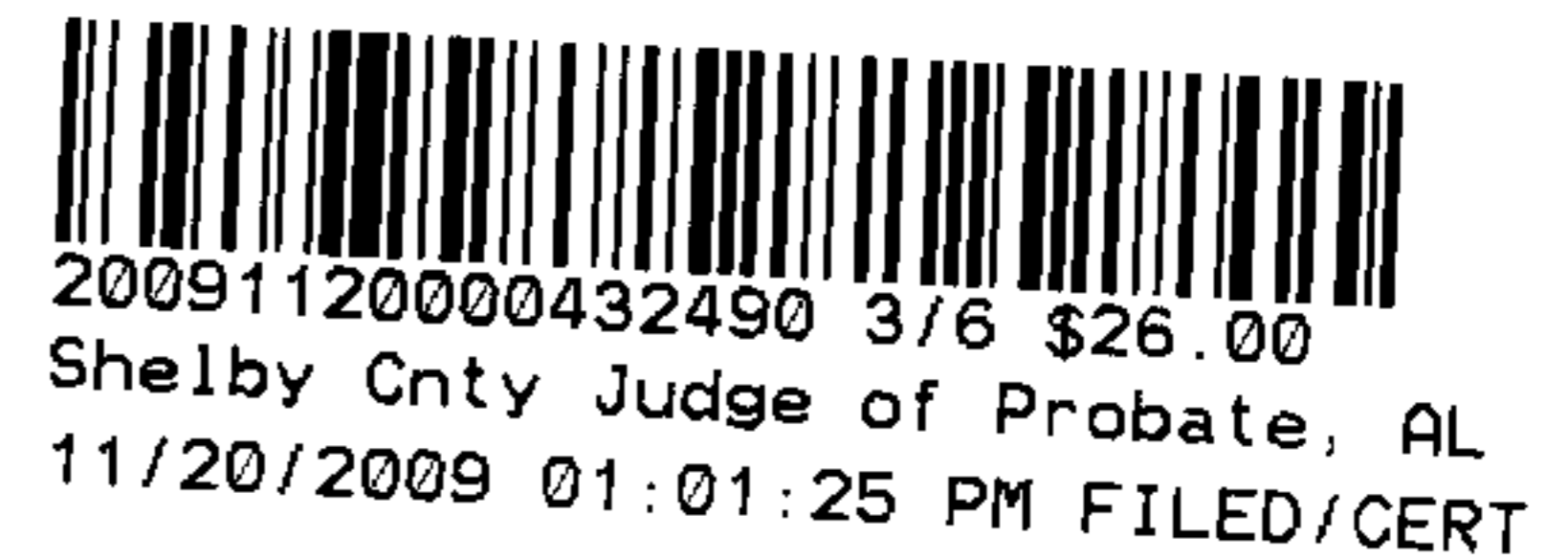
WHEREAS, it is a condition precedent to obtaining the New Loan that the lien of the New Loan shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien of the Existing and Continuing Loan; and

WHEREAS, Lender is willing to make said loan provided the lien securing the New Loan is a lien or charge upon the described property prior and superior to the lien of the Existing and Continuing Loan and provided that Subordinating Lender will specifically and unconditionally subordinate the lien of the Existing and Continuing Loan to the lien of the New Loan; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such a loan to Borrower; and Subordinating Lender is willing that the lien securing the New Loan shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien securing the Existing and Continuing Loan.

NOW, THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration 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 the New Security Instrument, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the Existing and Continuing Security Instrument.



(2) That Lender would not make the New Loan without this subordination agreement.

(3) That this agreement shall be the whole and only agreement with regard to the subordination of the Existing and Continuing Security Instrument to the New Security Instrument and shall supersede and cancel, but only insofar as would affect the priority between the security instruments hereinbefore specifically described, any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Existing and Continuing Security Instrument above mentioned, which provide for the subordination of the lien to another security instrument, deed of trust or mortgage.

Subordinating Lender declares, agrees and acknowledges that

(a) It consents to and approves (i) all provision of the note and New Security Instrument in favor of Lender above referred to, and (ii) all agreements, including but not limited to any loan or escrow agreements, between Borrower and Lender for the disbursement of the proceeds of the New Loan;

(b) Lender making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will, see to the application of such proceeds by the person or persons to whom Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part; and

(c) It intentionally and unconditionally waives, relinquishes and subordinates the lien of the Existing and Continuing Security Instrument in favor of the lien or charge upon said land of the New Security Instrument and understands that in reliance upon, and in consideration of, this waiver, relinquish and subordinate specific loans and advances are being and will be made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into

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which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION WHICH ALLOW THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, Inc. ("MERS") as nominee for Bank of America, N.A., successor by merger to Countrywide Bank, FSB


Tracey Retzer, Vice President

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ALL PURPOSE ACKNOWLEDGMENT

STATE OF GA }
COUNTY OF Fulton }

On 09/23/2009 before me, Carl Craven (notary) personally appeared **Tracey Retzer, Vice President**, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, Inc. ("MERS") as nominee for Bank of America, N.A., successor by merger to Countrywide Bank, FSB 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.

WITNESS my hand and official seal.

Signature 
CARL CRAVEN



ATTENTION NOTARY:

Although the information requested below is **OPTIONAL**, it could prevent fraudulent attachment of this certificate to another document.

THIS CERTIFICATE **MUST** BE ATTACHED



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EXHIBIT "A"

Real property in the City of COLUMBIANA, County of Shelby, State of Alabama, described as follows:

COMMENCE AT THE SOUTHWEST CORNER OF SECTION 13, TOWNSHIP 21 SOUTH, RANGE 2 WEST, AND RUN THENCE NORTHERLY ALONG THE WEST LINE OF SAID SECTION 13 A DISTANCE OF 1,344.45 FEET; THENCE TURN 91 DEG. 12 MIN. 17 SEC. RIGHT AND RUN EASTERLY A DISTANCE OF 1,333.58 FEET TO A POINT; THENCE TURN 0 DEG. 00 MIN. 58 SEC. RIGHT AND CONTINUE EASTERLY A DISTANCE OF 363.18 FEET TO A POINT;

THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 35.68 FEET TO A POINT;

THENCE TURN 15 DEG. 41 MIN. 07 SEC. LEFT AND RUN NORTHEASTERLY A DISTANCE OF 119.90 FEET TO A POINT; THENCE TURN 24 DEG. 27 MIN. 00 SEC. LEFT AND CONTINUE NORTHEASTERLY A DISTANCE OF 250.30 FEET TO A POINT; THENCE TURN 8 DEG. 31 MIN. 00 SEC. LEFT AND CONTINUE NORTHEASTERLY A DISTANCE OF 46.13 FEET TO A POINT;



THENCE TURN 60 DEG. 42 MIN. 06 SEC. RIGHT AND RUN SOUTHEASTERLY A DISTANCE OF 109.21 FEET TO THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED;

THENCE CONTINUE ALONG LAST DESCRIBED COURSE A DISTANCE OF 497.36 FEET TO A POINT;

THENCE TURN 61 DEG. 26 MIN. 00 SEC. RIGHT AND RUN SOUTHERLY A DISTANCE OF 128.35 FEET TO A POINT; THENCE TURN 90 DEG. 00 MIN. 00 SEC. RIGHT AND RUN NORTHERLY A DISTANCE OF 230.63 FEET TO THE POINT OF BEGINNING. CONTAINING 2.0 ACRES.

Being all of that certain property conveyed to DARIAN LANE HOLCOMBE AND LATICIA DARLENE HOLCOMBE from GARY R. HOLCOMBE AND WIFE, BRENDA J. HOLCOMBE, by deed dated FEBRUARY 08, 1990 and recorded FEBRUARY 09, 1990 AS BOOK 278, PAGE 231 of official records.

APN #: 22-6-13-0-000-015.002

 HOLCOMBE
41403877 AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT


WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 1
Accommodation Recording Per Client Request