

Prepared By:

~~AFTER RECORDING, RETURN TO:~~
HSBC
CAPTURE CENTER / IMAGING
2929 WALDEN AVE
DEPEW, NY 14043

RETURN TO:
ISGN
5401 Gamble Drive #200
St. Louis Park, MN 55416
20.0348 3887

CROSS REFERENCES:

Security Instrument at
Deed Book _____, Page _____
Nationstar Mortgage, LLC
Security Instrument at
Deed Book _____, Page _____

SUBORDINATION AGREEMENT

WHEREAS the undersigned **Household Finance Corporation of Alabama** (the "Original Lender") is the holder of a certain **Mortgage** (the "Security Instrument") executed by **Scott Paul Watkins and Michele C Watkins**, dated **October 11, 2007**, to secure a note to Original Lender in the amount of **\$59,737.68**, said instrument encumbering certain property located at **4513 Eagle Point Drive, Birmingham, Shelby County, Alabama** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the [Clerk of Superior Court, **Shelby County, Alabama**], on **October 16, 2007**, in Instrument **20071016000479190**; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **Nationstar Mortgage, LLC** and its successors and assigns (the "**Nationstar Mortgage, LLC** Security Instrument"), executed by **Scott Paul Watkins and Michele C Watkins** dated August 10, 2010, to secure a note to **Nationstar Mortgage, LLC** in the amount not to exceed **\$294,900.00**, said instrument also encumbering the Property; and

WHEREAS the **Nationstar Mortgage, LLC** Security Instrument to be recorded by the [Clerk of Superior Court, **Shelby County, Alabama**], on Sept. 3, 2010, in Deed Book *, Page _____; and
*Inst # 20100903000285340

WHEREAS Original Lender and **Nationstar Mortgage, LLC**'s position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Nationstar Mortgage, LLC** Security Instrument, but, shall not be subordinate to any future advances taken under **Nationstar Mortgage, LLC** Security Instrument, except those corporate advances expressly permitted in the **Nationstar Mortgage, LLC** Security Instrument;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender

Security Instrument to the right, title, and interest of First Mortgage Corporation under the **Nationstar Mortgage, LLC** Security Instrument, but, shall not be subordinate to any future advances taken under **Nationstar Mortgage, LLC** Security Instrument, except those corporate advances expressly permitted in the **Nationstar Mortgage, LLC** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **Nationstar Mortgage, LLC** Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale thereunder and shall apply with like force and effect to any renewal thereof.

WITNESS the hand and seal of the undersigned, this **12th** day of **July**, 2010.

HOUSEHOLD FINANCE CORPORATION OF ALABAMA


By: Jennifer Bilbrey
Its: VICE PRESIDENT Administrative Services Division


Signed, sealed and delivered
in the presence of



James Taylor
Assistant Secretary Administrative Services Division

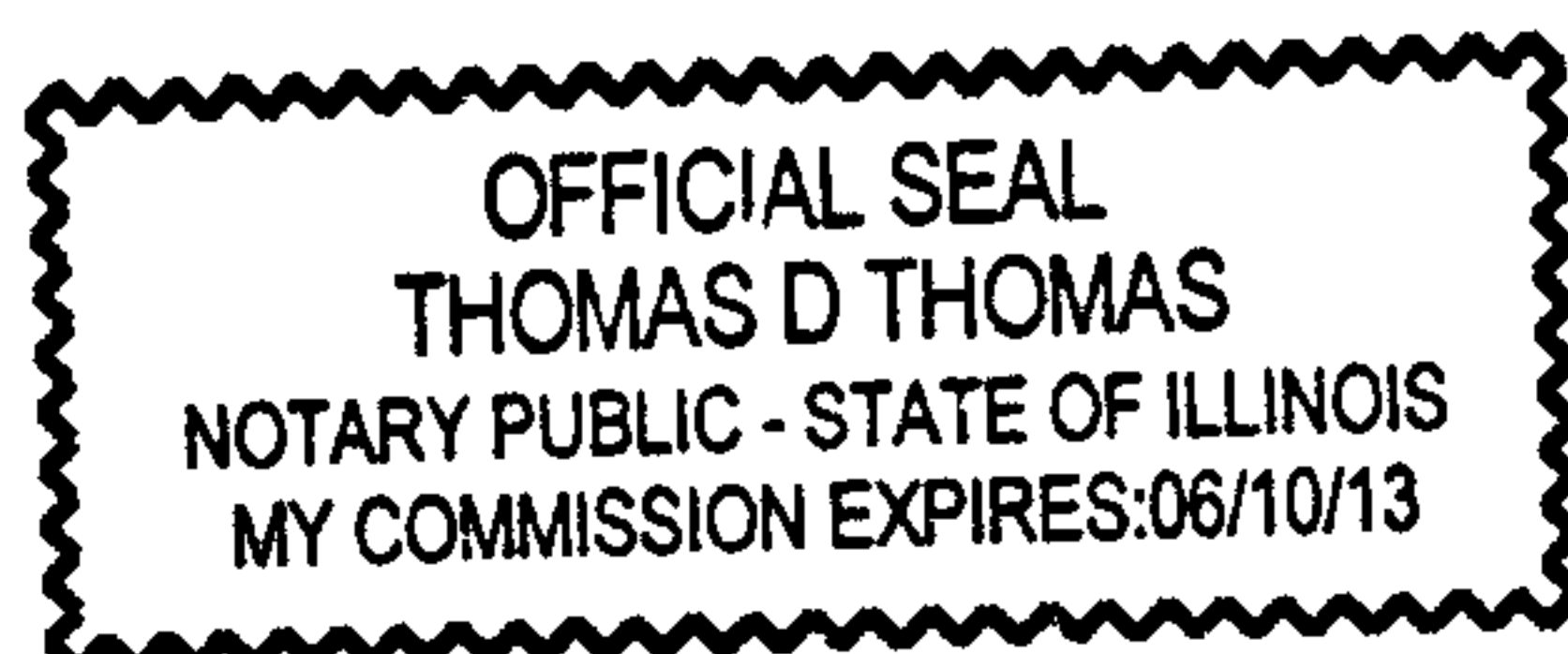
State of IL
County of Du Page

I, Thomas D Thomas, a Notary Public in and for the State of Illinois and County of Du Page, do hereby certify that Jennifer Bilbrey and James Taylor personally appeared before me this day and acknowledged that they are the Vice President and Assistant Secretary of **Household Finance Corporation of Alabama**, a Corporation, and that they as Vice President and Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the **12th** day of **July**, 2010.


Notary Public
My commission expires:
Seal:


20100903000285350 2/3 \$19.00
Shelby Cnty Judge of Probate, AL
09/03/2010 10:43:06 AM FILED/CERT



SCHEDULE "A"


THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SHELBY, AND STATE OF ALABAMA, TO-WIT:

LOT 33, ACCORDING TO THE PLAT OF EAGLE POINT, FIRST SECTOR, PHASE 1, AS RECORDED IN MAP BOOK 14, PAGE 114, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO EASEMENTS, RESTRICTIVE COVENANTS OF RECORD.

BEING THE SAME PROPERTY CONVEYED TO SCOTT PAUL WATKINS AND MICHELE C. WATKINS, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM BY DEED FROM CHERYL G. WADE, UNMARRIED RECORDED 06/07/2005 IN DEED INSTRUMENT NO. 20050607000275280, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 09-3-08-0-003-003.000


20100903000285350 3/3 \$19.00
Shelby Cnty Judge of Probate, AL
09/03/2010 10:43:06 AM FILED/CERT