

7304643323

WHEN RECORDED MAIL TO:

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GMAC Mortgage, LLC

1100 Virginia Dr.

Fort Washington, PA 19034

Prepared by: Kim Johnson

10651195

SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made August 18, 2010, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as Mortgage Electronic Registration Systems Inc..

WITNESSETH:

THAT WHEREAS Clinton Nail and Pamela Nail, residing at 160 Cliff Rd. St. AL. 35147, did execute a Mortgage dated 3/30/06 to Mortgage Electronic Registration Systems Inc. covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 30,500.00 dated 3/30/06 in favor of Mortgage Electronic Registration Systems Inc., which Mortgage was recorded $\frac{t+10/06}{10}$ as 164390.

WHEREAS, it is a condition precedent to obtaining said loan that Lender's mortgage last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land herein before described, prior and superior to the lien or charge of Mortgage Electronic Registration Systems Inc. mortgage first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto, and other valuable consideration, the receipt and sufficiency of which 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:

Shelby Cnty Judge of Probate, AL 09/17/2010 10:55:28 AM FILED/CERT

(1) That said mortgage securing said note in favor of Lender, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of Mortgage Electronic Registration Systems Inc. mortgage first above mentioned, including any and all advances made or to be made under the note secured by Mortgage Electronic Registration Systems Inc. mortgage first above mentioned.

(2)Nothing herein contained shall affect the validity or enforceability of Mortgage Electronic Registration Systems Inc.mortgage and lien except for the subordination as aforesaid.

WITNESSED BY:

Mortgage Electronic Registration Systems Inc.

Latasha Cotton

By: Kim Johnson

Latasha Cotton

By: KimUohnson

Linda Walton

Vice President Title:

Attest: Marnessa Birckett

Assistant Secretary Title:

COMMONWEALTH OF PENNSYLVANIA

:SS

COUNTY OF MONTGOMERY

, before me Tamika Scott, the undersigned, a Notary Public in and for said County and State, personally appeared Linda Walton personally known to me (or proved to me on the basis of satisfactory evidence) to be the Vice President, and Marnessa Birckett personally known to me (or proved to me on the basis of satisfactory evidence) to be the Assistant Secretary of the Corporation that executed the within instrument, and known to me to be the persons who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same, pursuant to its bylaws, or a resolution of its Board of Directors.

WITNESS my hand and official seal.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal Tamika Scott, Notary Public Horsham Twp., Montgomery County My Commission Expires Nov. 27, 2010

Member, Pennsylvania Association of Notaries

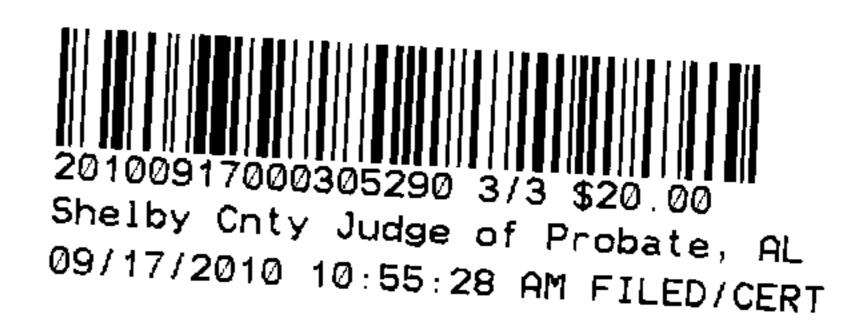


EXHIBIT A

SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

LOT 610, ACCORDING TO THE SURVEY OF FOREST PARKS-6TH SECTOR, 2ND PHASE, AS RECORDED IN MAP BOOK 24, PAGE 110, AND INSTRUMENT NUMBER 1998-42209, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO CLINTON D. NAIL AND PAMELA NAIL FROM COMMERCIAL FEDERAL BANK, A FEDERAL SAVINGS BANK, SUCCESSOR TO COMMERCIAL FEDERAL MORTGAGE CORPORATION BY DEED DATED 09/25/03 AND RECORDED 10/23/03 IN INSTRUMENT NUMBER 20031023000711340, IN THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

Permanent Parcel Number: 095210000001261 CLINTON D. NAIL AND PAMELA NAIL

160 CLIFF RD, STERRETT AL 35147 Loan Reference Number : 6651195/000687609649 First American Order No: 42571131 Identifier:



WHEN RECORDED, RETURN TO:
FIRST AMERICAN LENDERS ADVANTAGE
1100 SUPERIOR AVENUE, SUITE 200
CLEVEL AND, OHIO 44114
NATIONAL RECORDING - TEAM 2
Accommodation Recording Per Client Request

HIMINIAN NAIL
42571131 AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT