

Rec. 2<sup>nd</sup>

20110808000232140 1/2 \$16.00  
Shelby Cnty Judge of Probate, AL  
08/08/2011 02:00:11 PM FILED/CERT

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

11239958

**SUBORDINATION AGREEMENT**

Loan No: 3301815790

②

55810934 - 15217

This Agreement is made this July 19<sup>th</sup>, 2011 by and between **Quicken Loans Inc.**, whose address is 1050 Woodward Avenue, Detroit, Michigan 48226, **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 **SouthFirst Bank-Sylacauga**, whose address is 126 N. Norton Ave, Sylacauga, AL 35150 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$240,000.00 executed by **Ammar S. Aldaher, unmarried man** (the "Borrower"), dated May 25, 2010 and recorded on June 2, 2010, as Instrument No. 20100602000173420, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 100 Highland View Drive, Birmingham, AL 35242 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 401, ACCORDING TO THE MAP OF HIGHLAND LAKES, 4TH SECTOR, PHASE 1, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 19, PAGE 79 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Tax ID No.: 093080001001022

**WHEREAS** Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$406,750.00 and dated on or about July 28<sup>th</sup>, 2011 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and  
"file concurrently herewith"

**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:**

Signature Shannon Shiflett  
Printed Name Shannon Shiflett  
Signature Brandy Simms  
Printed Name Brandy Simms

**Lienholder Signature:**

Signature Mark Haynes  
Lienholder SouthFirst Bank-Sylacauga  
Printed Name Mark Haynes  
Title Sr. Vice President

STATE OF Alabama )  
COUNTY OF Jaladega ) SS

On July 19, 2011 before me, Kimberly D. Jones (Notary Name),  
personally appeared Mark Haynes, SR. VP (Lienholder Representative),  
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 Kimberly D. Jones (Notary Signature)  
Notary Public, County of Jaladega, Acting in Jaladega County.  
State of Alabama  
My commission expires June 30, 2014

**Witnesses:**

Signature Herac Kent  
Printed Name Herac Kent  
Signature Darrell C. Daniel  
Printed Name Darrell C. Daniel

Signature Damon Banks  
Quicken Loans Inc. and Mortgage Electronic  
Registration Systems, Inc., as nominee for  
Quicken Loans Inc.  
By: Damon Banks  
Quicken Loans, MERS Assistant Secretary

STATE OF MICHIGAN )  
COUNTY OF WAYNE ) SS

On 7-20, 2011 before me, Scott Meyer, personally  
appeared Damon Banks, **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.

Signature Scott Meyer  
Notary Public, County of Oakland, Acting in Oakland County.  
State of MICHIGAN  
My commission expires 10-30-17

**SCOTT MEYER**  
Notary Public  
Oakland, Michigan  
Expires 10-30-17

This instrument drafted by Barb Smith and after recording returned to Operations Dept., Quicken Loans Inc., 1050  
Woodward Avenue, Detroit, Michigan 48226

