  
20111104000332090 1/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
11/04/2011 12:19:25 PM FILED/CERT

Loan 7521070

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

TITLE(S)

SUBORDINATION AGREEMENT



20111104000332090 2/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
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MIN: 100162500075210709

## SUBORDINATION AGREEMENT

This Agreement made this August 22, 2011 by Mortgage Electronic Registration Systems, Inc. ("MERS"), as a nominee for New York Community Bank, assignee from the FDIC as Receiver for AmTrust Bank, ISAOA whose address is P.O. Box 2026, Flint MI 48501-2026 (hereinafter called "Mortgagee") and **WELLS FARGO BANK, N.A.**, (hereinafter called "New Mortgagee").

WHEREAS, Mortgagee is the holder of a Mortgage (hereinafter called "Mortgage") in the amount of **\$26,745.00** executed by **ROBERT CRAIG SASSER and RACHEL KAY STAGNER KNA RACHEL KAY SASSER**, dated **06/28/2006**, recorded **06/30/2006**, in **Instrument/Document/Reception #2006063000317900** in **SHELBY** County Records and covering the property described as follows:

### Legal Description

"SEE ATTACHED"

Commonly known as: **927 MERRIWEATHER DRIVE, CALERA, AL 35040**

WHEREAS **ROBERT CRAIG SASSER and RACHEL KAY SASSER** has applied to New Mortgagee for a loan in the amount not to exceed **\$103,500.00** which is to be secured by a mortgage (hereinafter called "New Mortgage") covering the above described property.

*\* Inst. 2011 0923000 283376 Rec 9-23-11*  
WHEREAS, it is hereby agreed that the lien of the Mortgage shall be subordinate to the lien of the New Mortgage.

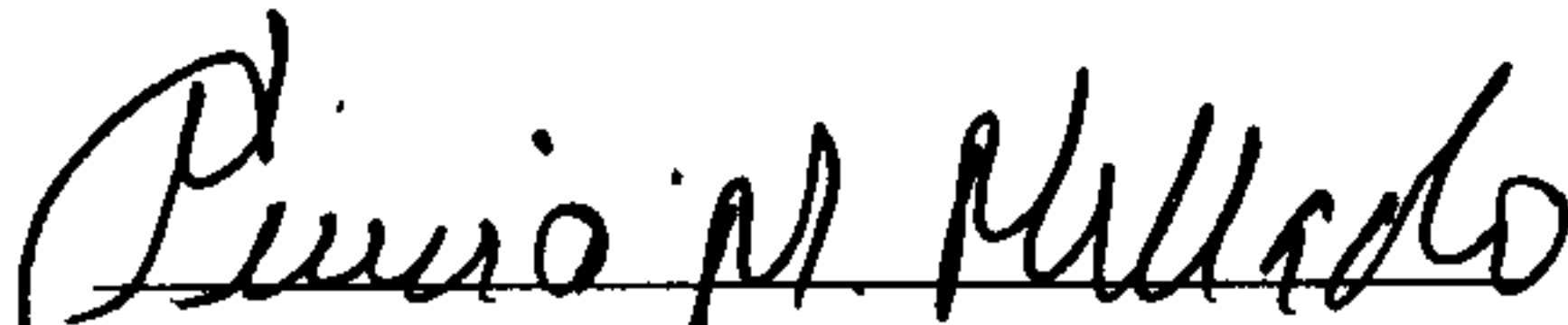
Thereof, in consideration of \$1.00 and other valuable consideration, receipt whereof is hereby acknowledged, Mortgagee covenants and agrees as follows:

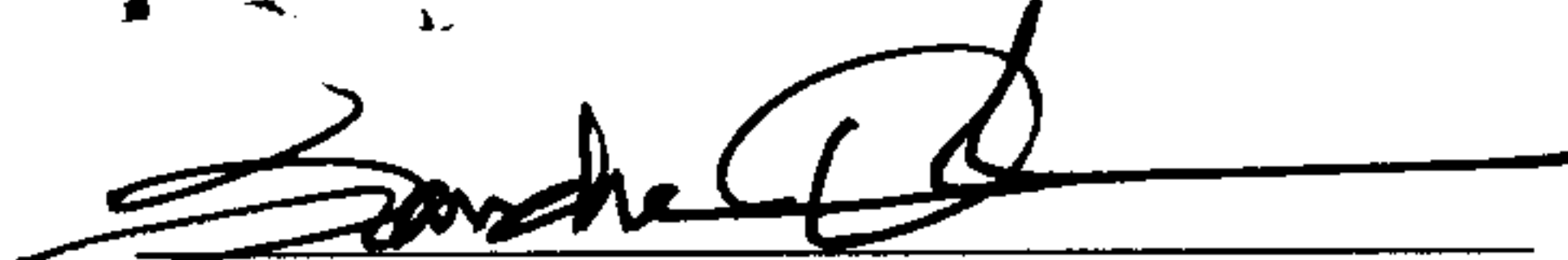
1. Mortgagee hereby waives the priority of the lien of the Mortgage in favor of the lien of the New Mortgage and covenants and agrees that the Mortgage is and shall be subject and subordinate to the lien of the New Mortgage without regard to the time of execution, filing, origination or recording thereof or the time of making any disbursement, loan or extension of the credit secured thereby.
2. Mortgagee represents and warrants that it has not assigned or transferred, for collateral purposes or otherwise, the Mortgage or the obligations secured thereby.
3. This Agreement shall be binding upon and shall insure to the benefit of the Mortgagee and the New Mortgagee and their respective heirs, legal representatives, successors and assigns.

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WITNESSES:

Mortgage Electronic Registration Systems,  
Inc.

  
Yecenia M. Mellado


  
Sandra Osborne

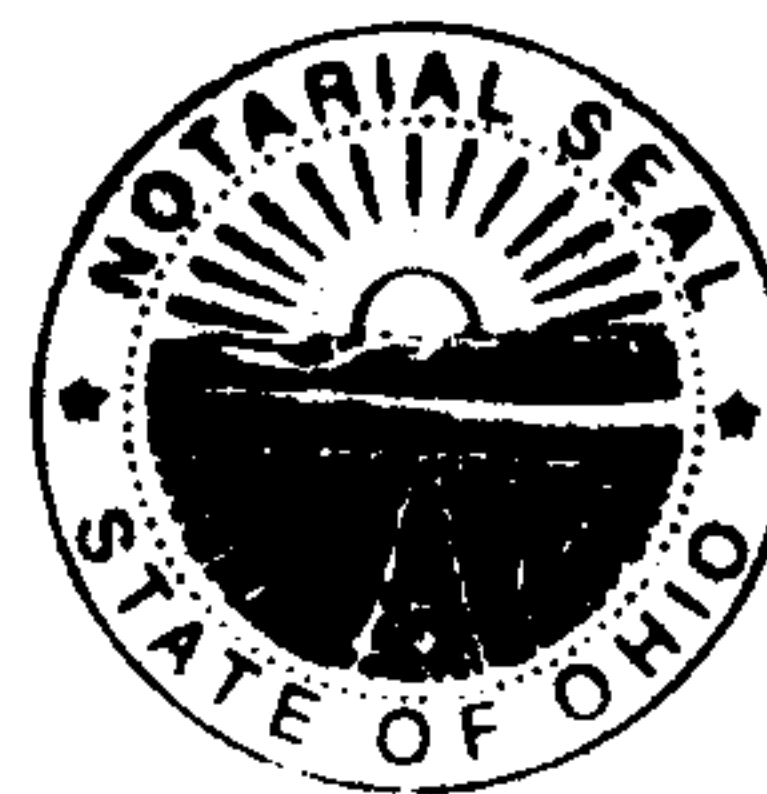
By:   
Melissa Horvath  
Its: Asst Secretary

STATE OF OHIO                    )  
  ) SS  
COUNTY OF CUYAHOGA )

BEFORE ME, the undersigned, a Notary Public, in and for said County and State on this August 22, 2011, personally appeared Melissa Horvath to me known to be the identical person who subscribed the name of the maker thereof to the foregoing instrument as its Asst Secretary and acknowledged to me that he/she/they executed the same as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

  
Notary Public



**YECENIA M. MELLADO, Notary Public**  
**State of Ohio**  
**My Commission Expires April 30, 2013**  
**Recorded in Cuyahoga County**

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## **Exhibit "A"**

### **Legal Description**

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN CITY OF CALERA, SHELBY COUNTY, STATE OF ALABAMA, BEING KNOWN AND DESIGNATED AS LOT 17, ACCORDING TO THE SURVEY OF FINAL PLAT OF THE MEADOWS AT MERIWEATHER PHASE 3, AS RECORDED IN MAP BOOK 36, PAGE 19, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BY FEE SIMPLE DEED FROM THE LORRIN GROUP, LLC AS SET FORTH IN INST # 20060630000317880 DATED 06/28/2006 AND RECORDED 06/30/2006, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

Tax ID: 28-4-20-0-000-136.000