

8685556419

WHEN RECORDED MAIL TO: Prepared By:
GMAC Mortgage, LLC

1100 Virginia Dr. Fort Washington, PA 19034 Prepared by: Latasha Cotton

## SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT, made October 14, 2011, 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 Thomas E. Sanford and Judy R. Sanford, residing at 115 Mallard Pointe Drive, Pelham, AL 35124-6141, did execute a Mortgage dated 2/21/04 to Mortgage Electronic Registration Systems Inc. covering:

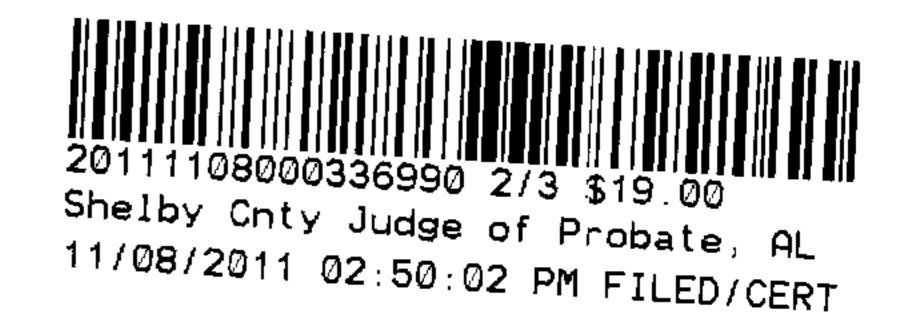
SEE ATTACHED

To Secure a Note in the sum of \$23,000.00 dated 2/21/04 in favor of Mortgage Electronic Registration Systems Inc., which Mortgage was recorded 4/22/04 as Instr# 20040422000207170.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of (not to exceed)\$121,000.00 dated 25 3011 in favor of Ally Bank, here in after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which mortgage is to be recorded concurrently herewith; and

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:



(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.	
By: May Ma Cotton  Latasha Cotton	By: Patricia Karpowicz	)
By: Kim Johnson	Title: Vice President	
By: Latasha Cotton	Attest: Macnessa Birckett	
By: Kim Johnson	Title: Assistant Secretary	
COMMONWEALTH OF PENNSYLVA		CYSTE
COMMONWEALTH OF TENNSTEVA	SS AWARE OF AWARE OF THE PROPERTY OF THE PROPE	A C WILLIAM

On \_\_\_\_\_\_\_\_, before me Patrina Jackson , the undersigned, a Notary Public in and for said County and State, personally appeared Patricia Karpowicz 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.

Notary Public

Patrina Juckson

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Patrina Jackson, Notary Public Upper Dublin Twp., Montgomery County My Commission Expires July 21, 2015

MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES



3301 (01/08) Short Form Commitment Super Eagle on Demand (HASP) Shelby Cnty Judge of Probate, AL 11/08/2011 02:50:02 PM FILED/CERT

ORDER NO: FILE NO:

44103359 7129514 LENDER REF: 000687815033

## Exhibit "A"

The land referred to in this policy is situated in the State of AL, County of Shelby, and described as follows:

A PARCEL OF LAND SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, WITH A STREET LOCATION ADDRESS OF 115 MALLARD POINTE DR; PELHAM, AL 35124-6141 CURRENTLY OWNED BY THOMAS E SANFORD AND JUDY R SANFORD HAVING A TAX IDENTIFICATION NUMBER OF 14-4-18-3-002-017-000 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 10-70.

APN: 14-4-18-3-002-017-000

WHEN RECORDED, RETURN TO: FIRST AMERICAN MORTGAGE SERVICES 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

SANFORD 44262531 FIRST AMERICAN ELS SUBORDINATION AGREEMENT