



20111219000384120 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/19/2011 02:38:03 PM FILED/CERT

This instrument was prepared by:
Green Tree Servicing LLC

When Recorded return to:
Green Tree Servicing LLC
Mortgage Amendments Department
7360 South Kyrene Road T316
Tempe, AZ 85283

SUBORDINATION OF MORTGAGE

Acct# 89825944

MERS Phone 1-888-679-6377
MIN# 100022670000019671

Subordination Agreement is null and void if: Not recorded within 90 days of acknowledgment date, corrections or changes are made or aforementioned subordination conditions are not met.

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Mortgageamerica, Inc., and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a mortgage in the amount of \$41,000.00 dated March 21, 2007 and recorded March 29, 2007, as Instrument No. 20070329000142890, Book N/A, Page N/A, hereinafter referred to as "Existing Mortgage", on the following described property,

Property Description:

LOT 1, ACCORDING TO THE SURVEY OF CHAPARRAL, THIRD SECTOR, AS RECORDED IN MAP BOOK 8, PAGE 165, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Property Address: 2204 Chandabrook Drive, Pelham, Alabama 35124

WHEREAS, Bank of America, National Association, is the investor, hereinafter referred to as "Investor", for the note that is secured by the Existing Mortgage;

WHEREAS, Derrick W. Dunkin joined by his wife, Suzanne M. Dunkin, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

20111219000384120 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/19/2011 02:38:03 PM FILED/CERT

WHEREAS, it is necessary that the new lien to JPMorgan Chase Bank, N.A., its successors and/or assigns, which secures a note in the amount not to exceed one hundred fifty-seven thousand nine hundred forty-one Dollars and 00/100 (\$157,941.00), hereinafter referred to as "New Mortgage", be a first lien on the premises in question,

WHEREAS, MERS and the Investor are willing to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage **with the condition that there are no funds from the closing disbursed to the Owners;**

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Investor hereby subordinate the lien of the Existing Mortgage to the Lien of the New Mortgage conditioned upon the above-referenced provisions, so that the New Mortgage will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Mortgage.

Mortgage Electronic Registration Systems, Inc.

Robin D. Bryant, Assistant Secretary

Witness 1

Cindy S. Wright

Witness 2

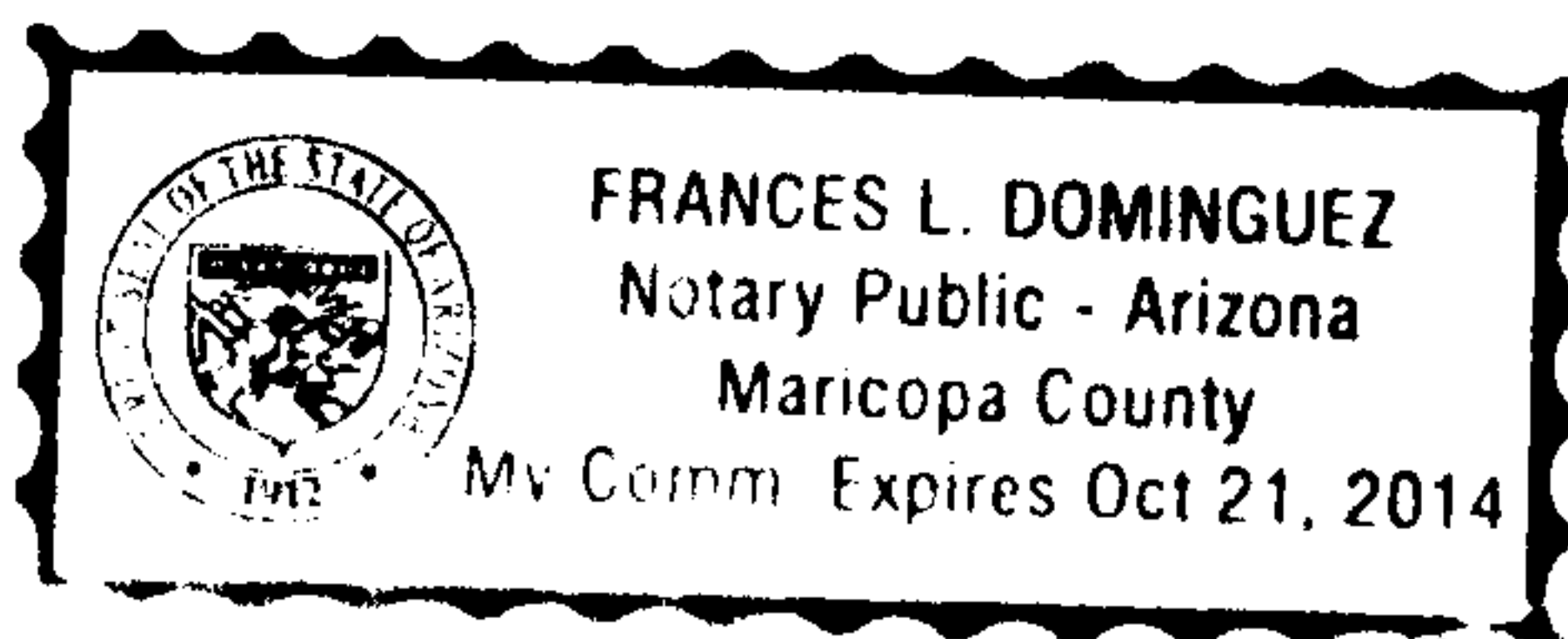
Tricia Reynolds

STATE OF ARIZONA

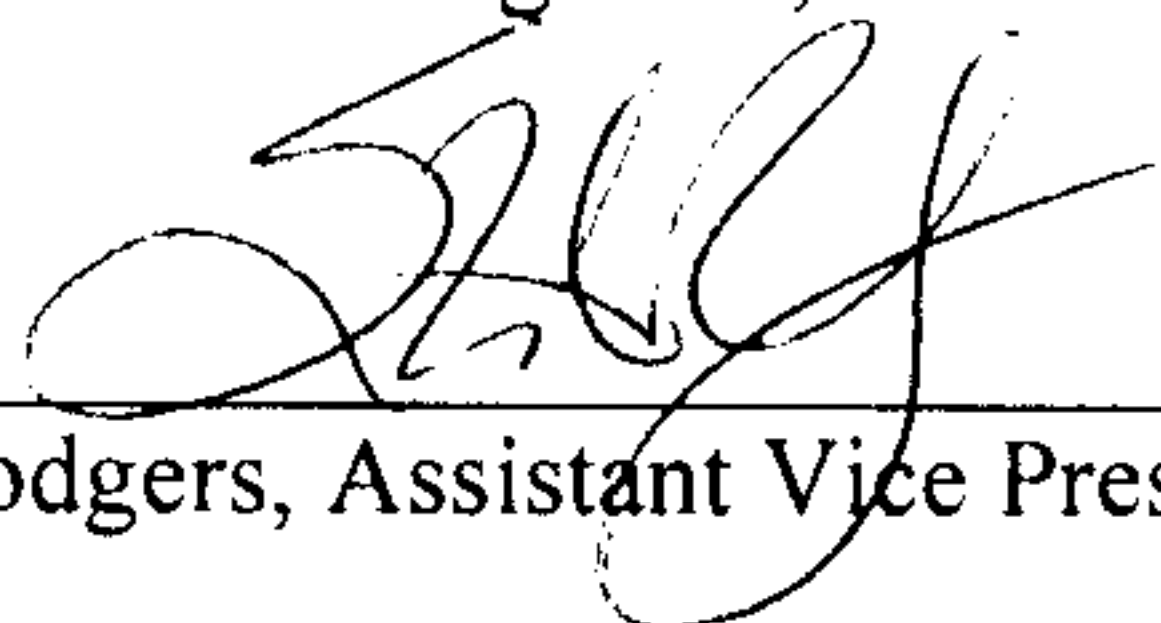
COUNTY OF MARICOPA

The foregoing instrument was acknowledged before me this 12/16/11 by Robin D. Bryant, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

Frances L. Dominguez, Notary Public
Commission Number



Bank of America, National Association
By Green Tree Servicing LLC, Its Attorney-in-Fact


Stephanie Rodgers, Assistant Vice President

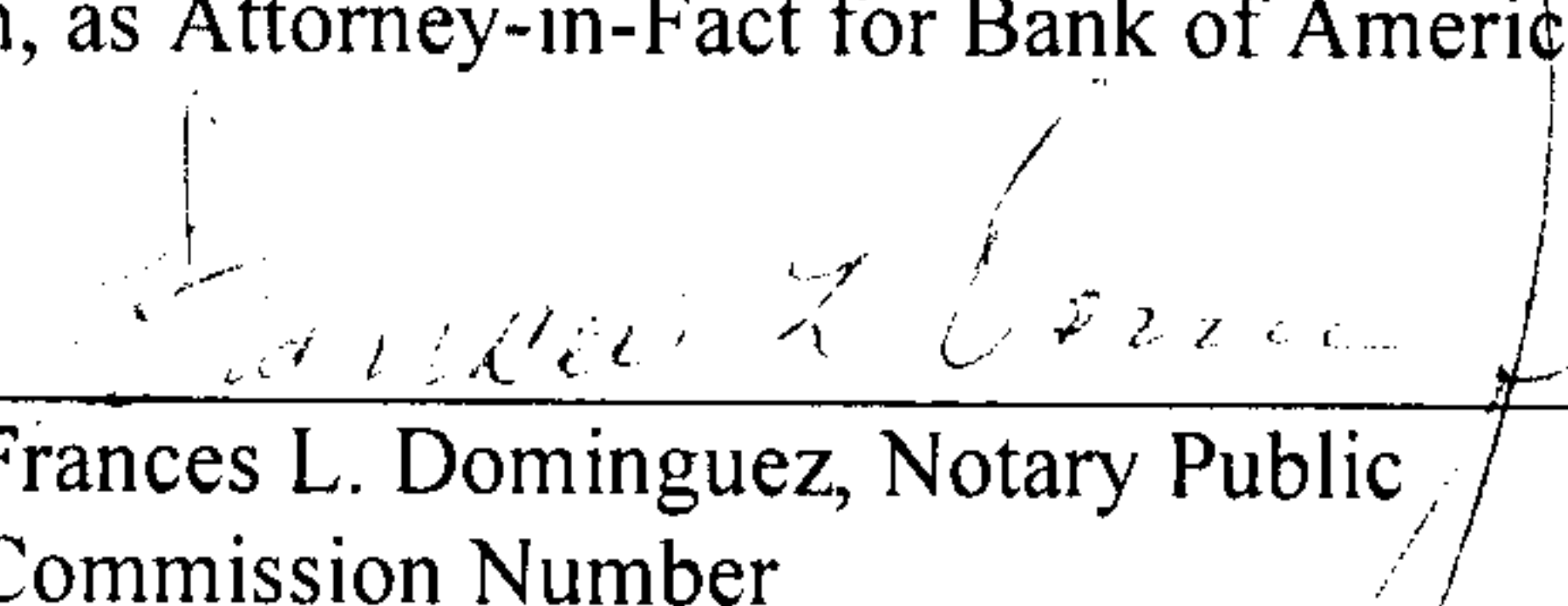

Witness 1 **Cindy S. Wright**

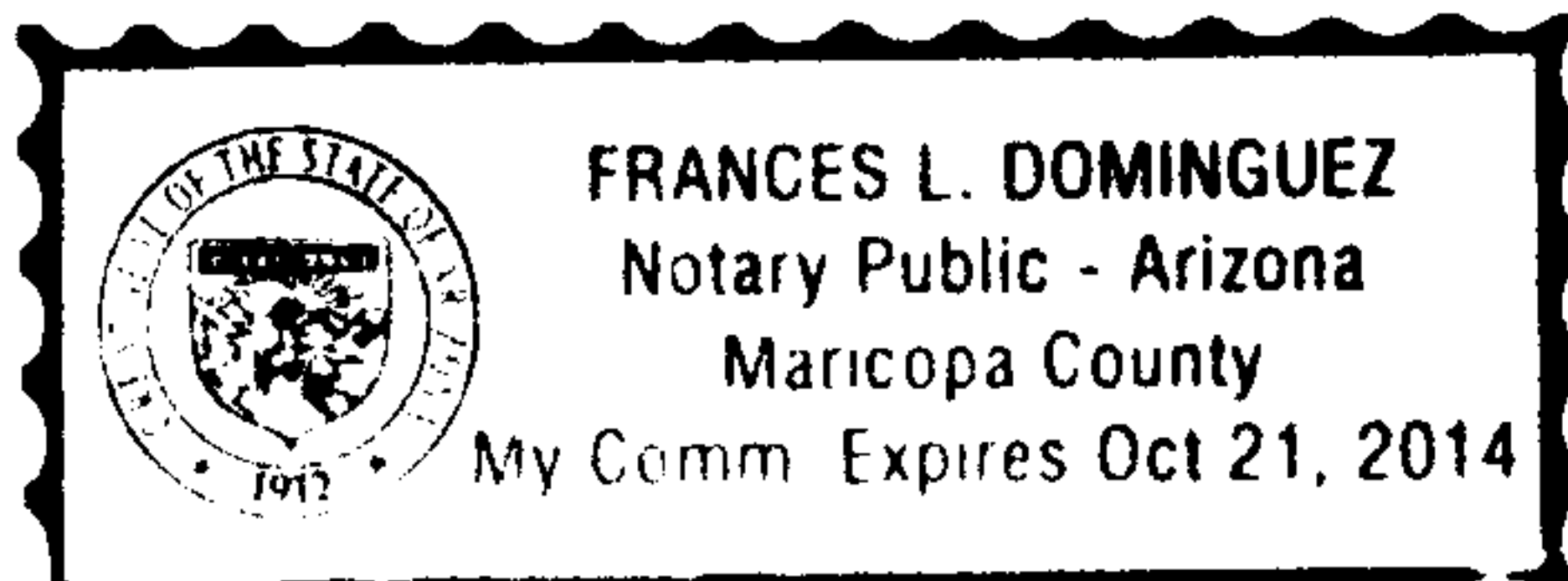

Witness 2 **Tricia Reynolds**

STATE OF ARIZONA

COUNTY OF MARICOPA

- The foregoing instrument was acknowledged before me this 20/10/11 by Stephanie Rodgers, Assistant Vice President of Green Tree Servicing LLC, a Delaware corporation, as Attorney-in-Fact for Bank of America, National Association, on behalf of the corporation.


Frances L. Dominguez, Notary Public
Commission Number _____



20111219000384120 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
12/19/2011 02:38:03 PM FILED/CERT

Exhibit "A"

Legal Description

ALL THAT PARCEL OF LAND IN CITY OF PELHAM, SHELBY COUNTY, STATE OF ALABAMA, BEING KNOWN AND DESIGNATED AS LOT 1 ACCORDING TO THE SURVEY OF CHAPARRAL THIRD SECTOR AS RECORDED IN MAP BOOK 8 PAGE 165 IN THE PROBATE OFFICE OF SHELBY COUNTY, STATE OF ALABAMA.

COMMONLY KNOWN AS: 2204 CHANDABROOK DR, PELHAM, AL-35124-1051.

BEING THE SAME PROPERTY AS CONVEYED TO DERRICK Q. DUNKIN AND SUZANNE M. DUNKIN, HUSBAND AND WIFE, WITH RIGHTS OF SURVIVORSHIP BY FEE SIMPLE DEED FROM CHRIS H. BOUTWELL AND EMILY W. BOUTWELL, HUSBAND AND WIFE AS SET FORTH IN INST # 20070329000142870 DATED 03/21/2007 AND RECORDED 03/29/2007, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

Tax ID: 11-7-36-3-00-035.000