

20120103000002500 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
01/03/2012 01:43:18 PM FILED/CERT

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

77451526

**GMAC Mortgage, LLC**

1100 Virginia Dr.  
Fort Washington, PA 19034  
Prepared by: Tamika Scott

Rec'd

**SUBORDINATION AGREEMENT 3**

**THIS SUBORDINATION AGREEMENT**, made November 25, 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 F Mark Newman**, residing at 212 Ledge Circle Birmingham AL 35242, did execute a Mortgage dated 11/15/07 to **Mortgage Electronic Registration Systems Inc** covering:

SEE ATTACHED

To Secure a Note in the sum of \$ 35,000.00 dated 11/15/07 in favor of **Mortgage Electronic Registration Systems Inc**, which Mortgage was recorded 1/22/09 as Document No 20090122000020910.

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of \$ 400,000.00 dated 12-12-2011 in favor of **Citibank NA**, 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:

By: *Latasha Cotton*  
Latasha Cotton

By: *Kim Johnson*  
Kim Johnson

By: *Latasha Cotton*  
Latasha Cotton

By: *Kim Johnson*  
Kim Johnson

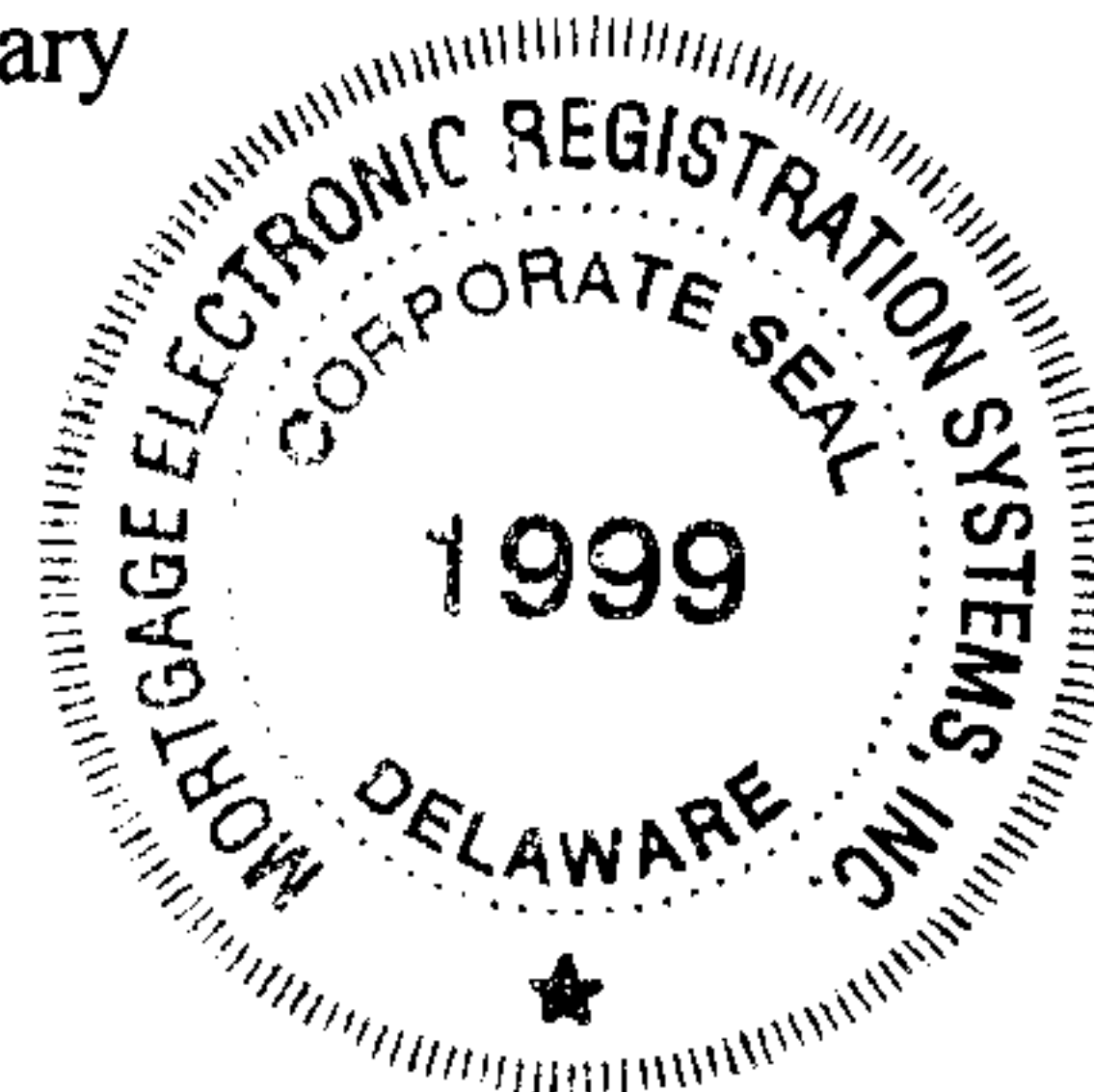
**Mortgage Electronic Registration Systems Inc**

By: *Patricia Karpowicz*  
Patricia Karpowicz

Title: Vice President

Attest: *Marnessa Birckett*  
Marnessa Birckett

Title: Assistant Secretary



COMMONWEALTH OF PENNSYLVANIA

:  
:ss  
:

COUNTY OF MONTGOMERY

On 11/25/11, before me **Tamika Scott**, 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.

*Tamika Scott*  
Notary Public

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Tamika Scott, Notary Public  
Upper Merion Twp., Montgomery County  
My Commission Expires Nov. 27, 2014  
Member - Pennsylvania Notary Association

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EXHIBIT "A"

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 1819, ACCORDING TO THE MAP OF HIGHLAND LAKES, 18TH SECTOR, PHASE 1,  
AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 26, PAGE 130, IN THE  
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID NO: 093080001001059 (PARCEL #) 10903952 (A/C #)

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED:

GRANTOR: JAMES D. DAVIS AND DONNA D. DAVIS, A MARRIED COUPLE  
GRANTEE: F. MARK NEWMAN  
DATED: 08/01/2007  
RECORDED: 01/22/2009  
DOC#/BOOK-PAGE: 20090122000020890

ADDRESS: 212 LEDGE CIR, BIRMINGHAM, AL 35242

END OF SCHEDULE A



\*U02346339\*

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