

After Recording Return to: EQUIFAX SETTLEMENT SERVICES Attn: NICOLE FERGUSON 420 ROUSER ROAD, SUITE 500 CORAOPOLIS, PA 15108 File No. 1047033

This document prepared by:

FRANK P. DEC, ESQ. 8940 MAIN STREET CLARENCE, NY 14031 716-634-3405

Tax ID No.:

03 9 29 0 002 009.000

SUBORDINATION AGREEMENT

Date: 5 22 12

Property (the legal description of the Property under the Junior Mortgage): SEE ATTACHED EXHIBIT "A"

Property Address: 3256 BROOK HIGHLAND TRACE, BIRMINGHAM, AL 35242

Subordinating Lender: FIRST EDUCATORS CREDIT UNION A CORPORATION

Junior Mortgage

Date: 01/22/2008

Borrower: DAVID BOBO AND CYNTHIA BOBO

Trustee (if applicable):

Note Secured by Junior Mortgage: Recorded Date: 02/05/2008

Original principal amount: \$20,000.00

Recording information: INSTRUMENT NUMBER 0205000046500

New Lender: JPMORGAN CHASE BANK, N.A.

Refinance Mortgage

Date: June 7, 2012

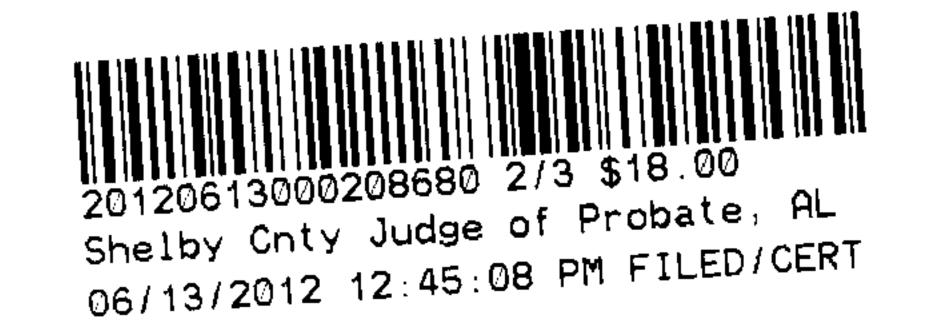
Borrower: DAVID BOBO AND CYNTHIA BOBO

Note Secured by Refinance Mortgage:
Recorded: Concorre hereof

Original principal amount not to exceed: \$222,000.00

Recording information (when available):

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.



For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

FIRST EDUCATORS CREDIT UNION A CORPORATION BY NAME/ TITLE:

STATE OF Alabama COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and state, hereby certify that

Son where lev the authorized representative of First Educator Credit Union entity, whose name is signed to the foregoing conveyance, who is known to me, acknowledged before me on this day that being informed of the contents of said conveyance, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 20 day of May, 2012

My commission expires:

JESSICA Y SWINDLE

Notary Public, Alabama State At Large My Commission Expires July 23, 2012

EXHIBIT "A"

LEGAL DESCRIPTION



Shelby Cnty Judge of Probate, AL 06/13/2012 12:45:08 PM FILED/CERT

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 20, ACCORDING TO THE MAP AND SURVEY OF BROOK HIGHLAND, 1ST SECTOR, AS RECORDED IN MAP BOOK 12, PAGE 62, A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.

BEING THE SAME PROPERTY CONVEYED TO DAVID BOBO AND CYNTHIA BOBO, HUSBAND AND WIFE BY DEED FROM LON A. SIMPSON AS TRUSTEE OF THE SIMPSON REVOCABLE TRUST, DATED NOVEMBER 20, 2001 RECORDED 03/01/2006 IN DEED INSTRUMENT 2006030100009769, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 039290002009000

Title No.: 1047033