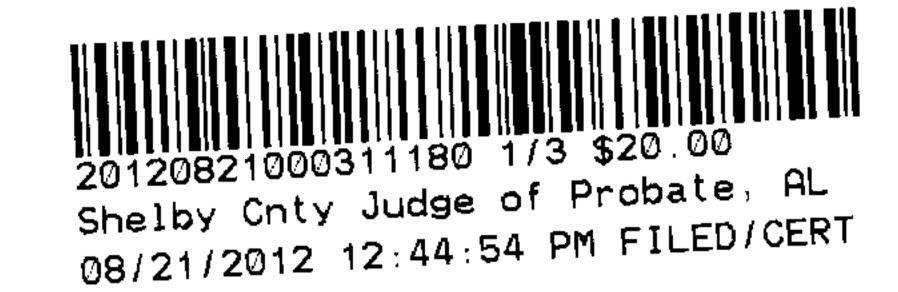
When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117



This document prepared by:

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

7-7-906599 1112

Tax ID No.: 137352003015000

SUBORDINATION AGREEMENT

56527544-1396573

Date: Aulu 21, 2012

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

Property Address: 100 SETTING SUN LANE, ALABASTER, AL 35007

Subordinating Lender: ONE MAIN FINANCIAL, F/K/A CITIFINANCIAL CORPORATION, LLC

Junior Mortgage

Date: 08/30/2008

Borrower: CALTON SELLERS AND TINA SELLERS, HUSBAND AND WIFE

Trustee (if applicable):

Note Secured by Junior Mortgage: Recorded Date: 09/03/2008

Original principal amount: \$21,316.20

Recording information: INSTRUMENT NUMBER: 20080903000351350

New Lender: JP MORGAN CHASE BANK, N.A.

Refinance Mortgage

Date: AUGUST 6.2012

Borrower: CALTON SELLERS AND TINA SELLERS, HUSBAND AND WIFE

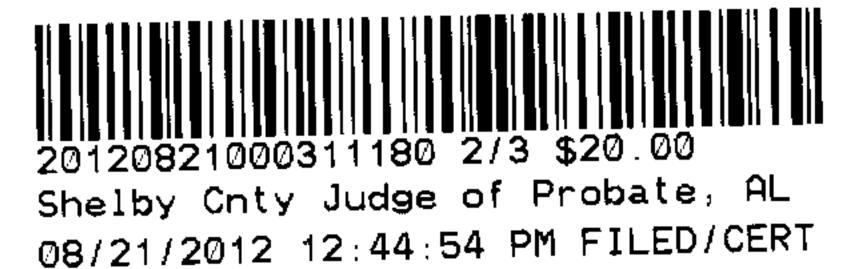
Note Secured by Refinance Mortgage:

Recorded:

Original principal amount not to exceed: \$134,079.00

Recording information (when available): 201208210031170

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.

ONE MAIN FINANCIAL, F/K/A CITIFINANCIAL CORPORATION, LLC

NAME: Branch account marager.

STATE OF A labama COUNTY, OF Skalby

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

the authorized representative of ONE MAIN FINANCIAL, F/K/A

CHTIFINANCIAL CORMORATION, LLC a _____ 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 his hard and seal this the day of Luly

MOTARY PUBLIC

My commission expires:



Shelby Cnty Judge of Probate, AL 08/21/2012 12:44:54 PM FILED/CERT

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 137352003015000

Land Situated in the County of Shelby in the State of AL

LOT 15, SECTOR 3 ACCORDING TO THE SURVEY OF APACHE RIDGE, SECTORS 2 AND 3 AS RECORDED IN MAP BOOK 16, PAGE 60, SHELBY COUNTY, ALABAMA RECORDS.

Commonly known as: 100 Setting Sun Lane, Alabaster, AL 35007

+U02898649+ 1634 8/14/2012 77906592/2