

7304937337

~~WHEN RECORDED MAIL TO:~~

*Prepared By:*  
**GMAC Mortgage, LLC**

3451 Hammond Ave.  
Waterloo IA 50702  
Prepared by: Jill Schares

### SUBORDINATION AGREEMENT

**THIS SUBORDINATION AGREEMENT**, made July 23, 2012, present owner and holder of the Mortgage and Note first hereinafter described and hereinafter referred to as **Mortgage Electronic Registration Systems, Inc., ('MERS')**

**WITNESSETH:**

**THAT WHEREAS KOLBY MELE and HILLARY PARKER MELE**, residing at **268 NARROWS DRIVE, BIRMINGHAM, AL 35242**, did execute a Mortgage dated **May 25, 2006** to **Mortgage Electronic Registration Systems, Inc., ('MERS')**, covering:

SEE ATTACHED


To Secure a Note in the sum of **\$21,500.00** dated **May 25, 2006** in favor of **Mortgage Electronic Registration Systems, Inc., ('MERS')**, which Mortgage was recorded **June 19, 2006** as **Instrument 20060619000292090**, County of **SHELBY**.

**WHEREAS**, Owner has executed, or is about to execute, a Mortgage and Note in the sum of (Not to exceed) **\$166,536.00** dated 8/30/12 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., ('MERS')** 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:

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

  
20120917000352220 1/3 \$19.00  
Shelby Cnty Judge of Probate, AL  
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(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., ('MERS')** mortgage first above mentioned, including any and all advances made or to be made under the note secured by **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage first above mentioned.

(2) Nothing herein contained shall affect the validity or enforceability of **Mortgage Electronic Registration Systems, Inc., ('MERS')** mortgage and lien except for the subordination as aforesaid.

**Mortgage Electronic Registration Systems, Inc., ('MERS')**

By:   
Belinda Alexander

Title: Assistant Secretary

Attest:   
Amber Swanger

Title: Assistant Secretary



**STATE OF IOWA**

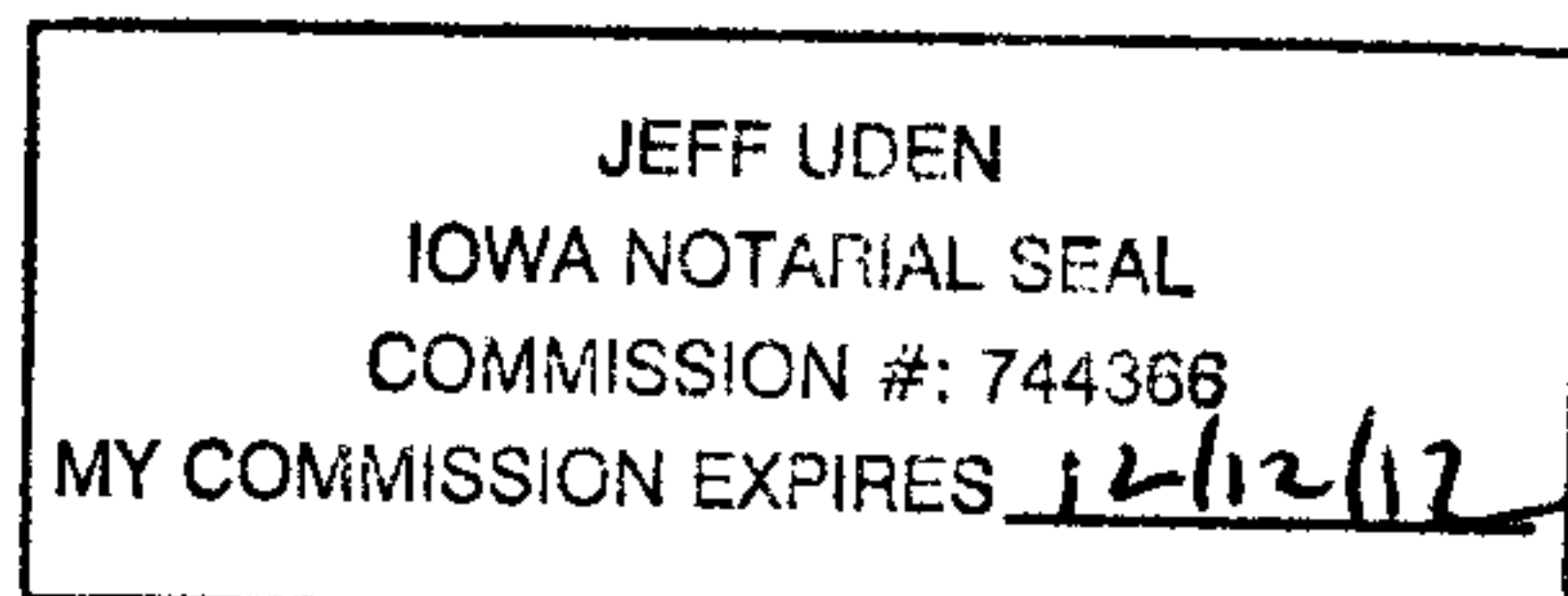
**COUNTY OF BLACK HAWK**

ss:

On July 23, 2012, before me **Jeff Uden**, a notary public in and for the said county, personally appeared Belinda Alexander known to me to be an **Assistant Secretary of Mortgage Electronic Registration Systems, Inc., ('MERS')** and Amber Swanger known to me to be an **Assistant Secretary of Mortgage Electronic Registration Systems, Inc., ('MERS')**, Solely Defined As Nominee For The Lender, GMAC Mortgage, LLC, the Limited Liability Company that executed the within instrumental also known to me (or proved to me on the basis of satisfactory evidence to be the person who executed the with instrument, behalf of the Limited Liability Company herein named and acknowledged to me that such Limited Liability Company executed the same.

WITNESS my hand and notarial seal.

  
Notary Public



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3301 (01/08)  
Short Form Commitment  
Super Eagle on Demand (HASP)

ORDER NO: 45327697  
FILE NO: 7457894  
LENDER REF: 000688002479

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**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 268 NARROWS DR; BIRMINGHAM, AL 35242-8651 CURRENTLY OWNED BY HILLARY PARKER HAVING A TAX IDENTIFICATION NUMBER OF 09-4-20-2-007-016-000 AND BEING THE SAME PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER 522390 DATED 9/29/2005.**

APN: 09-4-20-2-007-016-000

 PARKER  
45672224

AL

FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT



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