


7304875933

~~WHEN RECORDED MAIL TO:~~


20121015000394300 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
10/15/2012 10:40:30 AM FILED/CERT

GMAC Mortgage, LLC

3451 Hammond Ave.

Waterloo IA 50702

Prepared by: Samantha Grandston

5691283-1473484 SUBORDINATION AGREEMENT

78064059 2202

THIS SUBORDINATION AGREEMENT, made September 18, 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 Charles E. Parker, Jr. and Denise Parker, residing at **2073 HIGHVIEW WAY, CALERA, AL 35040**, did execute a Mortgage dated **March 23, 2006** to **Mortgage Electronic Registration Systems, Inc., ('MERS')**, covering:

SEE ATTACHED

To Secure a Note in the sum of **\$35,380.00** dated **March 23, 2006** in favor of **Mortgage Electronic Registration Systems, Inc., ('MERS')**, which Mortgage was recorded **April 4, 2006** as **Instrument No 20060404000155540**, County of **SHELBY**.

WHEREAS, Owner has executed, or is about to execute, a Mortgage and Note in the sum of (Not to exceed) **\$133,375.00** dated Sept. 29 2012 in favor of **Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc.**, 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:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

(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.

WITNESSED BY:

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

By: Jeff Uden
By: Diane Kohrs
By: Jeff Uden
By: Diane Kohrs

By: Jenny Brouwer
Title: Assistant Secretary
Attest: Amber Swanger
Title: Assistant Secretary



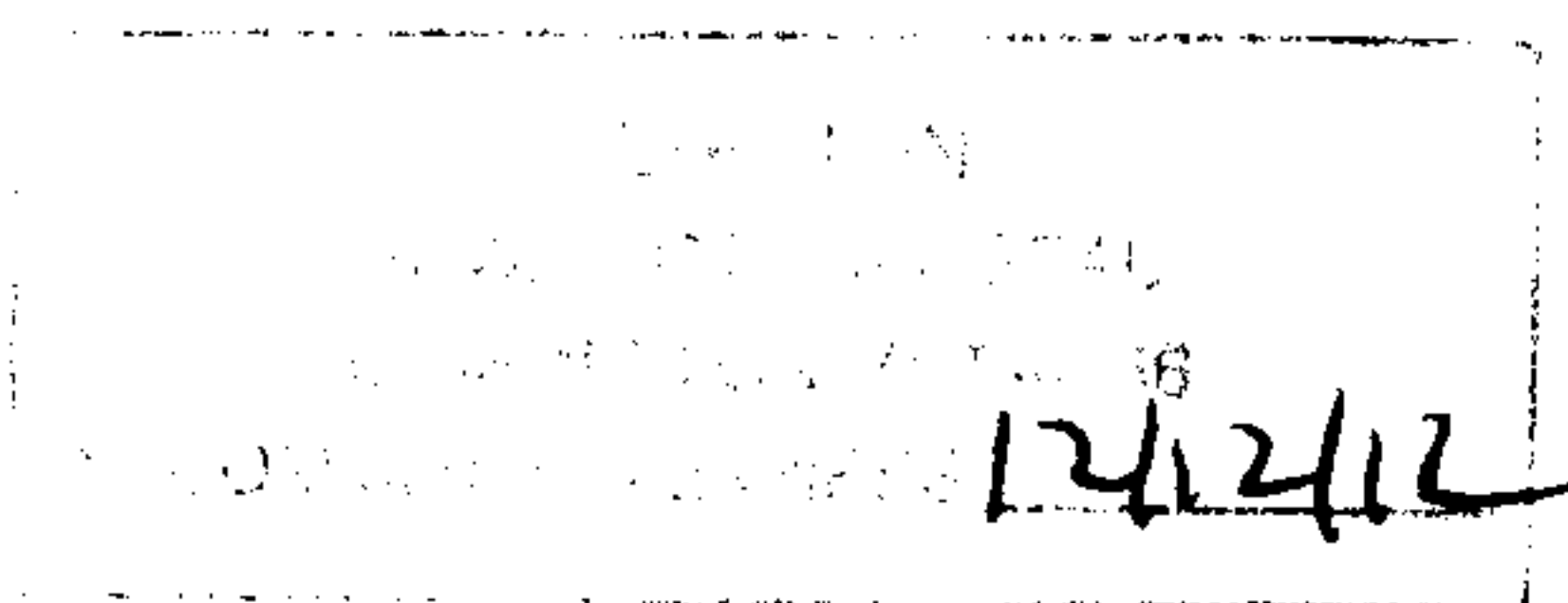
STATE OF IOWA
ss:

COUNTY OF BLACK HAWK

On September 18, 2012, before me **Jeff Uden**, a notary public in and for the said county, personally appeared Jenny Brouwer 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 Jeff Uden



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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 228341006005000

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

LOT 949 ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS SECTOR 4 PHASE 2 AS RECORDED
IN MAP BOOK 36 PAGE 15A AND 15B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 2073 Highview Way , Calera, AL 35040

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1632 10/8/2012 78064059/2