

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

78118365-

Prepared by: Michael L. Riddle  
Middleberg, Riddle & Gianna  
717 N. Harwood, Suite 2400  
Dallas, TX 75201

Recording Requested By and Return To:  
QUICKEN LOANS INC.  
SERVICING CLIENT SOLUTIONS TEAM  
1050 WOODWARD AVE.  
DETROIT, MI 48226

Source of Title: Deed Book \_\_\_\_\_, Page \_\_\_\_\_



20121101000419770 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
11/01/2012 11:45:17 AM FILED/CERT

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_  
Loan No: 3308919589 Data ID: 853

Borrower: Philip L Oakes

5496 8894-1530601

②  
**SUBORDINATION AGREEMENT**  
**(Refinance)**

This Subordination Agreement ("Agreement") is made as of the 11th day of October, 2012, by Quicken Loans Inc Authorized Agent for Charles Schwab Bank ("Subordinator"), whose address is 1050 Woodward Ave, Detroit, MI 48226 and Quicken Loans Inc. ISAOA ("Lender"), , A Corporation organized and existing under the laws of the State of Michigan, whose address is 1050 Woodward Ave, Detroit, MI 48226.

**RECITALS:**

- A. Philip L Oakes\* ("Borrower"), of 5461 Woodford Dr, Birmingham, ALABAMA 35242 desires Lender to refinance Borrower's loan, which is evidenced by a promissory note secured by a mortgage, deed of trust, or security deed ("First Security Instrument") dated October 18, 2012, in an amount not to exceed \$147,525.00, to be recorded simultaneously with this Agreement, covering real property described below.
- B. \* a married man The real property offered by Borrower as security to Lender is currently subject to the lien of the Second Security Instrument described below.
- C. Lender will refinance Borrower's loan only on the condition that the Second Security Instrument described below be subordinated to the First Security Instrument described above.

Loan No: 3308919589

Data ID: 853

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this Agreement, the parties agree as follows:

**SUBORDINATION OF EXISTING SECOND SECURITY INSTRUMENT**

The Second Security Instrument to be subordinated covers real property described as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

and made on the 18th day of February, 2004, and filed or recorded in 02/26/2004 as Instrument Number 20040226000099140 of the Official Records of the County Recorder's or Clerk's Office of SHELBY COUNTY, ALABAMA, ("Second Security Instrument") shall be and the same is now subordinated and made subject and subsequent to the lien of that certain First Security Instrument covering the real property referenced above, dated \_\_\_\_\_, between Borrower and Lender.


The undersigned Subordinator has executed this Agreement on the date first appearing above.

Subordinator: Quicken Loans Inc Authorized Agent for  
Charles Schwab Bank

By: 

Its: 

(Printed Name and Title)

  
20121101000419770 2/4 \$21.00  
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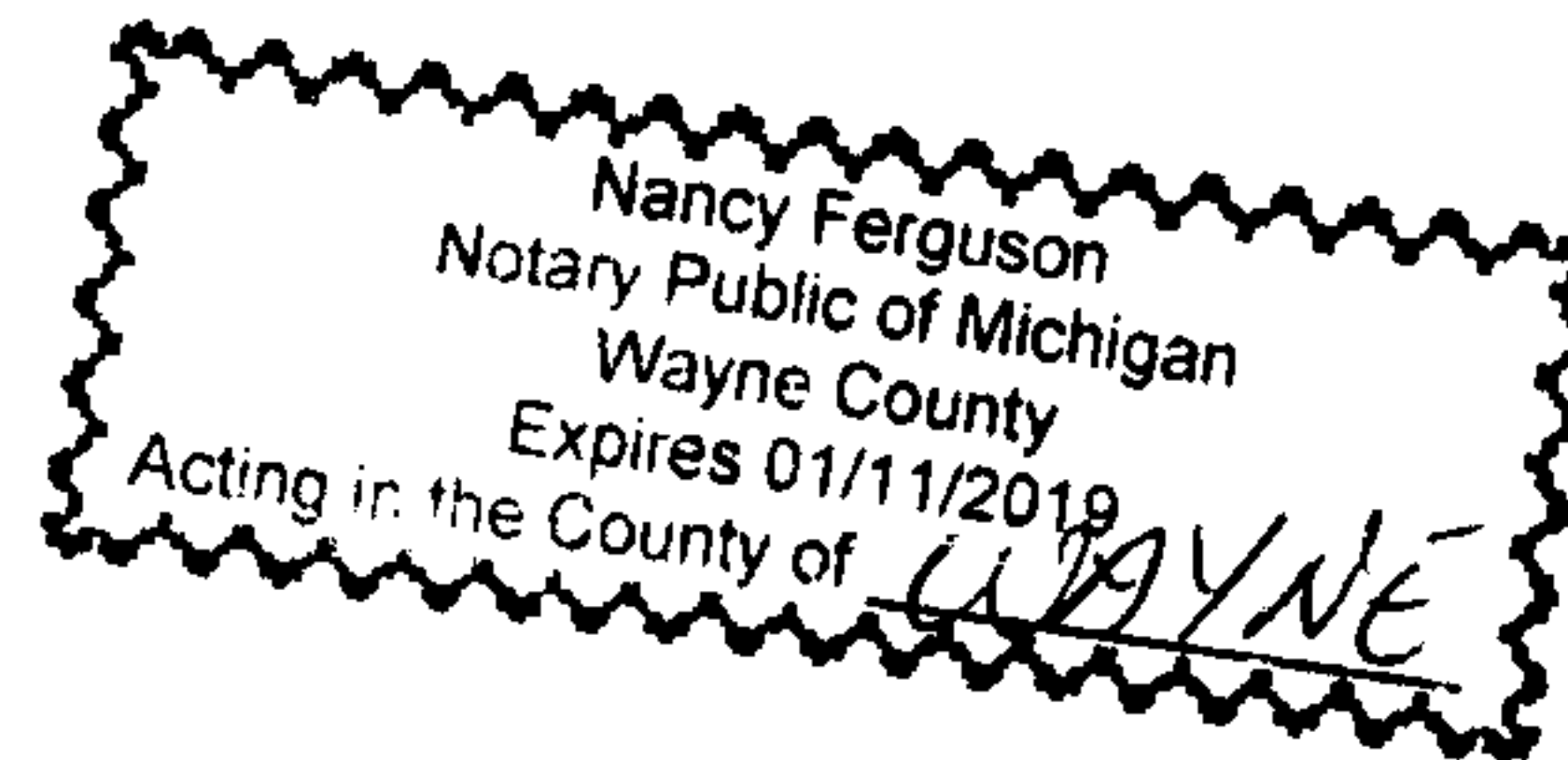
STATE OF Michigan §  
COUNTY OF Wayne §

I, Nancy Ferguson, a Notary Public in and for said County  
in said State, hereby certify that Kathleen Haggitt whose  
name as United American National Bank of Quicken Loans Inc Authorized Agent for Charles  
Schwab Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before  
me on this day that, being informed of the contents of the instrument, he/she, as such officer and  
with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this 11 day of October, 2012.

Nancy Ferguson  
Notary Public  
NANCY FERGUSON  
(Printed Name)

My commission expires: 11/11/19



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EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 10 1 02 0 005 025.000


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

LOT 40, BLOCK 8, ACCORDING TO THE AMENDED MAP OF WOODFORD, RECORDED IN MAP BOOK 8,  
PAGE 51, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Commonly known as: 5461 Woodford Dr , Birmingham, AL 35242



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