

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

78156833-02



20121119000443890 1/2 \$17.00  
Shelby Cnty Judge of Probate, AL  
11/19/2012 02:05:22 PM FILED/CERT

### **SUBORDINATION AGREEMENT**

56941021-1562439

Loan No: 3310672707

This Agreement is made this OCTOBER 11, 2012 by and between **Quicken Loans Inc.**, whose address is 635 Woodward Avenue, Detroit, MI 48226, **Mortgage Electronic Registration Systems, Inc.**, ("MERS") as nominee for **Quicken Loans Inc.**, whose address is P.O. Box 2026, Flint, Michigan 48501, (collectively referred to as "Quicken Loans") and **Mortgage Electronic Registration Systems, Inc.** (MERS) as nominee for **Flagstar Bank, FSB**, whose address is 5151 Corporate Drive  
Troy, MI 48098 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien to **Mortgage Electronic Registration Systems, Inc.**, as nominee for **Hometown Mortgage Services, Inc.** in the principal amount of \$41,250.00 executed by **Steven D. Wilder and Jessica S. Wilder, husband and wife** (the "Borrower"), dated January 17, 2007 and recorded on January 24, 2007, as Instrument 20070124000036580, in the records of Shelby County, which was assigned to Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for **Flagstar Bank, FSB** ("Lienholder's Lien"), covering the property commonly known as 123 Bent Creek Drive, Chelsea, AL 35043 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 16, ACCORDING TO THE SURVEY OF BENT CREEK SUBDIVISION SECTOR I, AS RECORDED IN MAP BOOK 36, PAGE 23, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Tax ID No.: 14 1 12 1 002 016.000

**WHEREAS** Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$223,225.00 and dated on or about November 1, 2012 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

**WHEREAS** Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

**WHEREAS** Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

**NOW, THEREFORE**, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

**Witnesses:**

Signature W. P. Lee

Printed Name Wendy Prochaska

Signature Michael May

Printed Name Michael May

STATE OF MICHIGAN )

COUNTY OF OAKLAND ) SS

On OCTOBER 11, 2012 before me \_\_\_\_\_ (Notary Name),  
personally appeared George Pfeiffer (Lienholder Representative),  
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose  
name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed  
the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument  
the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Bonita E Urbats (Notary Signature)  
Notary Public, County of Oakland, Acting in Oakland Co.  
State of MICHIGAN  
My commission expires \_\_\_\_\_



BONITA E URBATS  
Notary Public, State of Michigan  
County of Oakland  
My Commission Expires Nov. 09, 2018  
Acting in the County of \_\_\_\_\_

**Witnesses:**

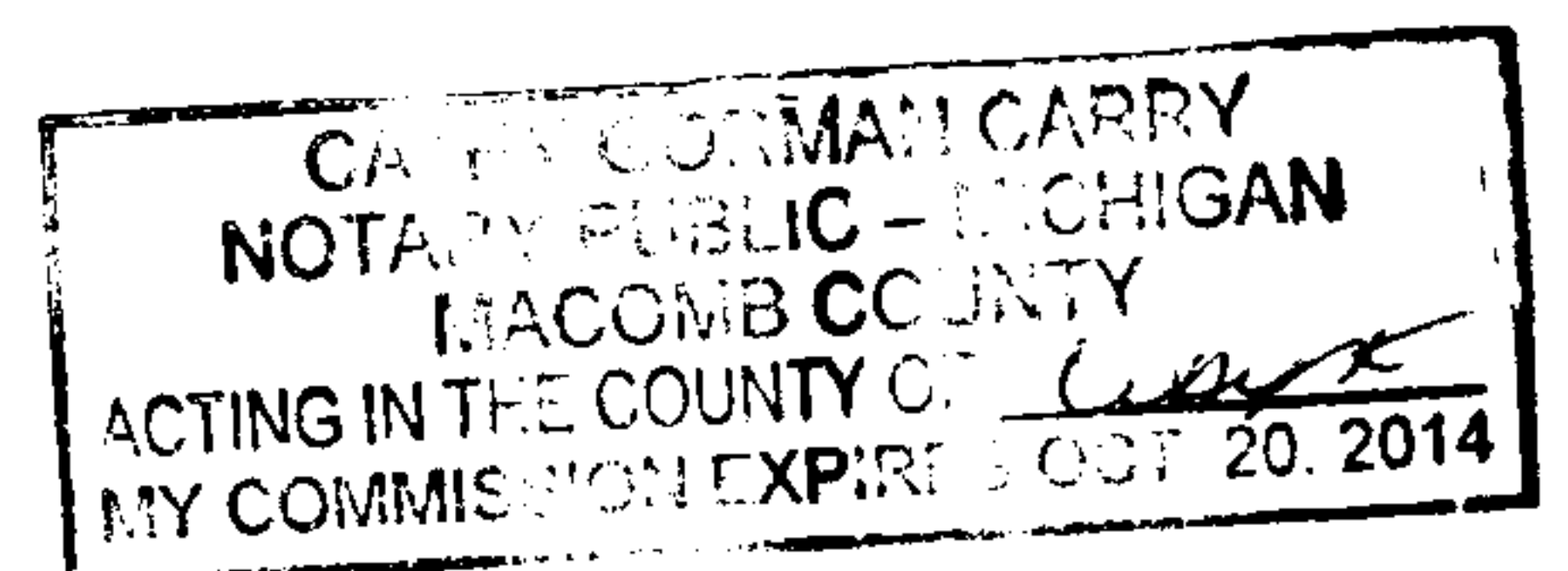
Signature Kurt Bridgforth

Printed Name Kurt Bridgforth

STATE OF MICHIGAN )  
COUNTY OF WAYNE ) SS

On 10-12, 2012 before me, Cathy Gorman Carry, personally  
appeared Damon Banks, **Quicken Loans, MERS Assistant Secretary**, personally  
known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s)  
is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Cathy Gorman Carry  
Notary Public, County of MACOMB, Acting in WAYNE County.  
State of MICH  
My commission expires 10-20-14



This instrument drafted by and after recording return to: Subordination Dept. 635 Woodward Avenue  
Detroit, MI 48226

