

## SUBORDINATION AGREEMENT

MIN. NO.: 100021278925200078 LOAN NO. 7892520007

This Agreement is made and entered into **September 25, 2012**, between Mortgage Electronic Registration Systems, Inc., "MERS" and **U.S. Bank National Association, (Party of the second part)**,. WITNESSETH:

WHEREAS, U.S. Bank now holds the following mortgage loan and bond or note secured by the mortgage deed or deed of trust dated **March 18, 2004** and recorded **March 22, 2004** made by **Donna T. Dumas** to **Mortgage Electronic Registration Systems, Inc., "MERS" as nominee for HMSV-USB Lending LLC D.B.A.**, recorded as **Instrument No. 20040322000143190**, in the public records of **Shelby County** covering the premises described in the legal description attached hereto or a part thereof, and

WHEREAS, the present owner of the premises described in the attached legal description is about to execute and deliver to **U.S. Bank National Association** a Mortgage/Loan Modification Agreement not to exceed the amount of **\$84,200.00** dollars and interest, covering premises located at **234 Calloway Lane, Pelham, AL 35124** and more fully described as follows:


**See attached legal description.**

WHEREAS, said **U.S. Bank National Association** has refused to accept said Mortgage/Loan Modification Agreement unless said mortgage held by U.S. Bank be subordinated as agreed below,

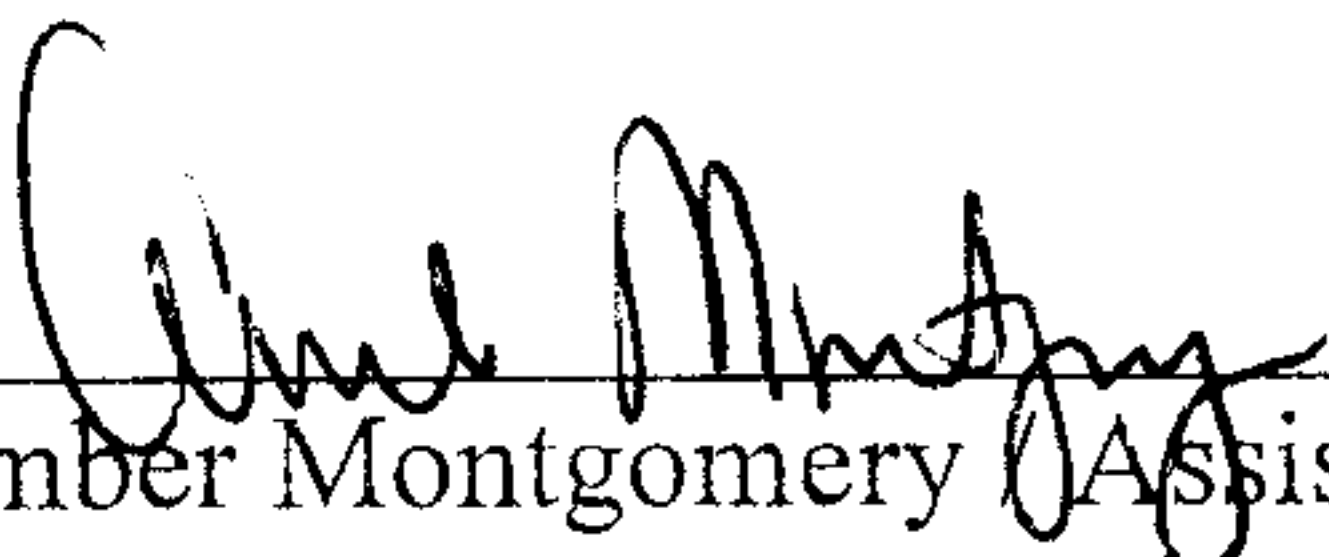
NOW THEREFORE, in consideration of mutual promises set forth herein, and other good and valuable consideration, to induce **U.S. Bank National Association** to accept said Mortgage/Loan Modification Agreement, U.S. Bank hereby agrees that said mortgage held by said U.S. Bank shall be and shall continue to be subject and subordinate in lien to the lien of said Mortgage/Loan Modification Agreement not to exceed the amount of **\$84,200.00** dollars and interest about to be delivered to **U.S. Bank National Association** and to any extensions, renewals and modifications thereof. *and to be recorded Concurrently Herewith*

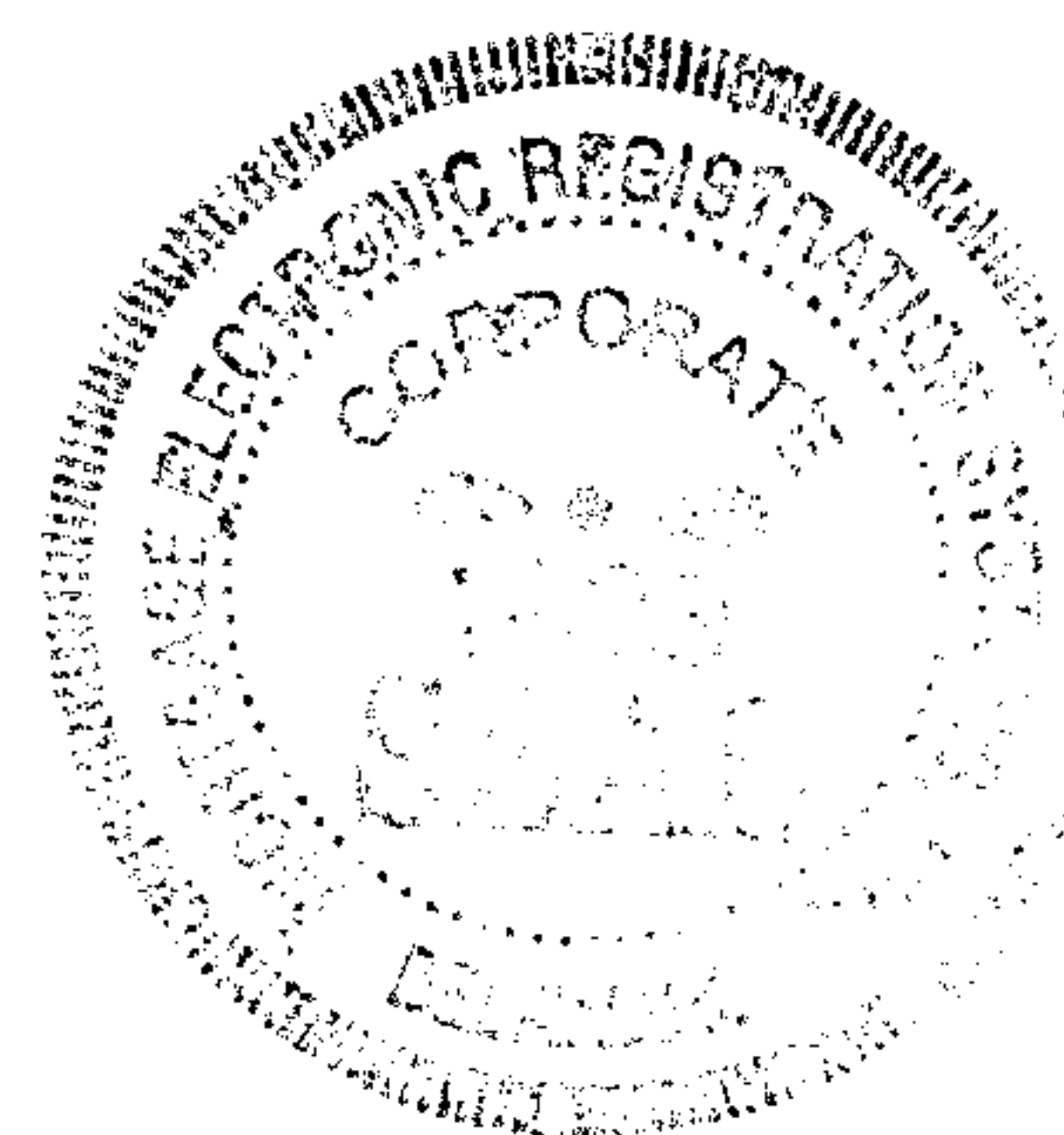
This agreement may not be changed or terminated orally. This agreement shall bind U.S. Bank and **U.S. Bank National Association**, their respective heirs, personal representatives, successors and assigns.

Return to: *14401549*  
LSI-LPS  
East Recording Solutions  
700 Cherrington Pkwy  
Coraopolis, PA 15108

  
20121207000470160 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
12/07/2012 02:44:08 PM FILED/CERT

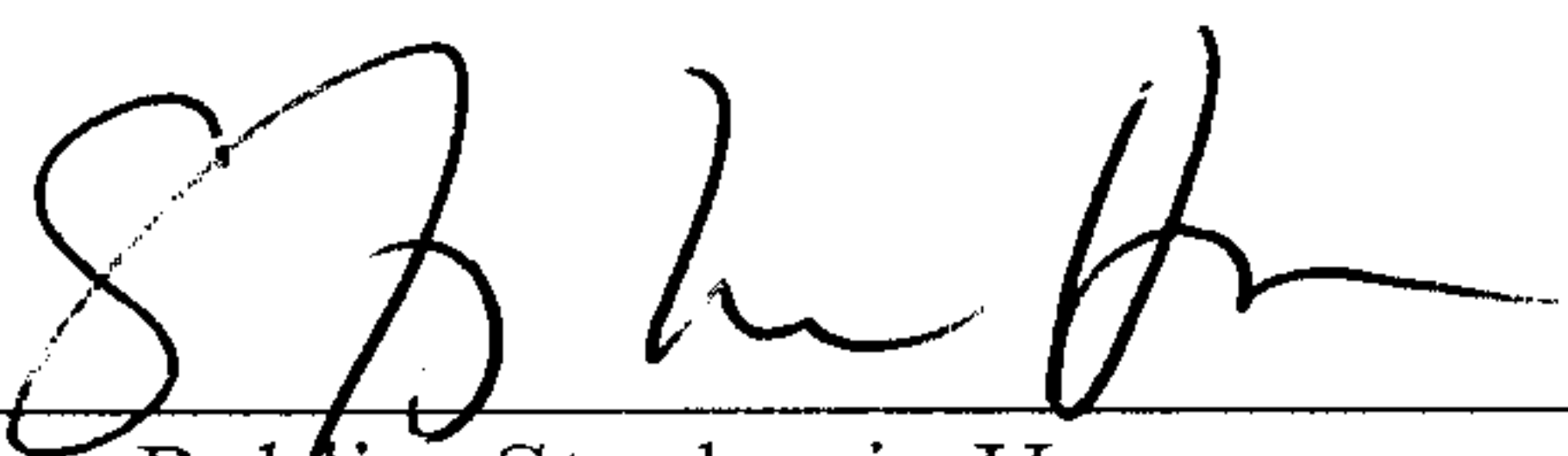
Mortgage Electronic Registration Systems, Inc., "MERS"

By   
Amber Montgomery Assistant Secretary

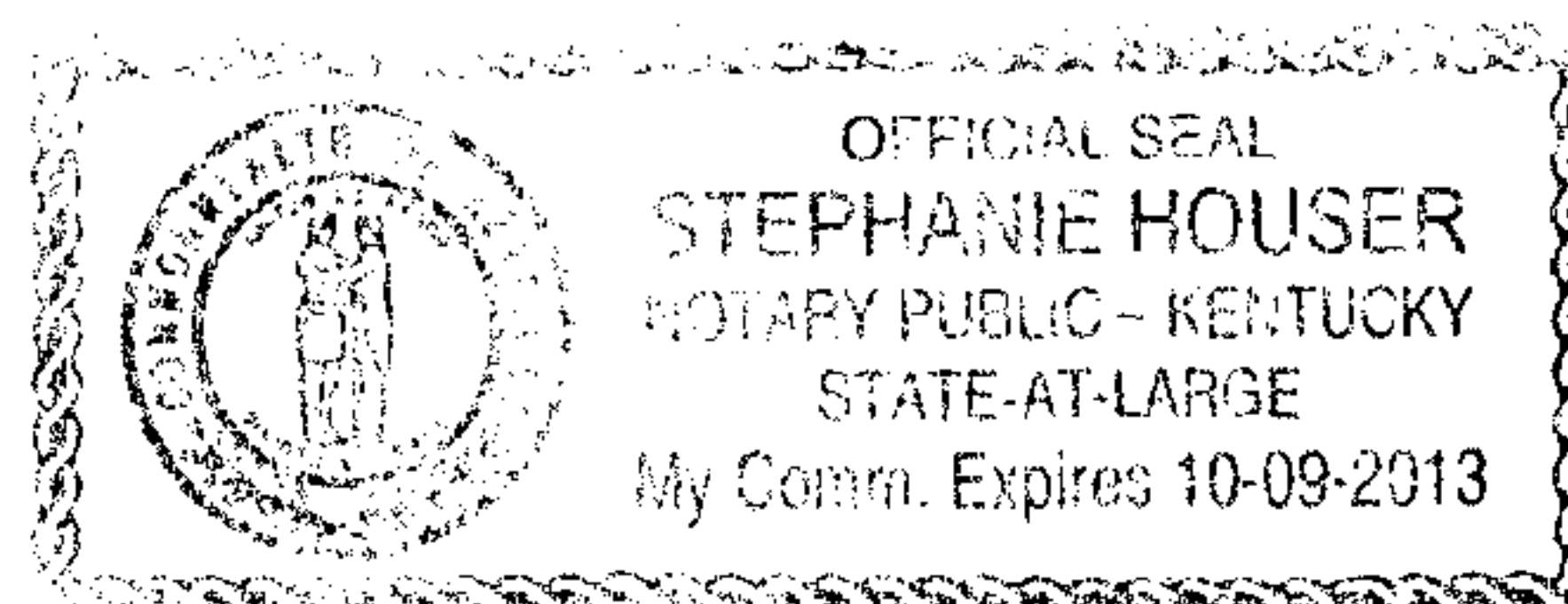



STATE OF: **KENTUCKY**  
COUNTY OF: **DAVIESS**

On the **25th** day of **September 2012**, before me personally came **Amber Montgomery**, to me known, who, being duly sworn, state that she is the **Assistant Secretary** of "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS and that said **Amber Montgomery**, duly executed the foregoing document, acknowledging the same to be the act and deed of Mortgage Electronic Registration Systems, Inc., "MERS"

  
Notary Public: Stephanie Houser  
Notary ID 406488  
My commission expires: 10-9-2013  
State at Large, Kentucky

After Recording Please Return to:  
U.S. Bank N.A.  
4801 Frederica St.  
Owensboro, Kentucky 42301  
Attn: Assumption Dept. / Kristie Ballard



  
20121207000470160 2/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
12/07/2012 02:44:08 PM FILED/CERT

Order No.: **14401549**  
Loan No.: 2300259485

## Exhibit A

The following described property:

Lot 51, according to the Survey of Calloway Cove, Plat No. 1, as recorded in Map Book 31,  
Page 67 in the Probate Office of Shelby County, Alabama.

Assessor's Parcel No: 136131003022000



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Shelby Cnty Judge of Probate, AL  
12/07/2012 02:44:08 PM FILED/CERT