

Prepared by and

When recorded return to:

Ocwen Loan Servicing, LLC
Attn: Subordination Department
1661 WORTHINGTON ROAD, SUITE 100
WEST PALM BEACH, FLORIDA, 33409
Loan Number: 7111469263

7696363

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 14th day of January, 2013, by ALLY BANK (Lender) & RBS Citizens, N.A. FKA Citizens Bank of Massachusetts (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by DISCOVER BANK, dated 11/01/2003 and recorded 04/25/2006 among the Land Records of Shelby County, AL, as Instrument #20060425000193580, securing the original sum of \$105,000.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 4005 BENT RIVER LN, BRIMINGHAM, AL 35244 35210
3510

See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by JIMMY W TRAYLOR in the amount not to exceed of \$171,000.00 in favor of the lender, at a fixed rate of 3.25% for a term of at least 180 months.


NOW THEREFORE, in consideration of the covenants contained herein, the parties agree as follows:

1. Subordination. Lienholder agrees to and hereby does subordinate its second deed of trust lien in the Property to a new first deed of trust lien to be filed by Lender in order to refinance the existing first deed of trust.
2. Effect. Lender agrees that Lienholder's second deed of trust shall in no way be impaired or affected by the Agreement except that the second deed of trust lien shall stand junior and subordinate to the Lender new first deed of trust in the same manner and to the same extent as if the Lender new first deed of trust had been filed prior to the execution and recording of the Lien holder's second deed of trust.

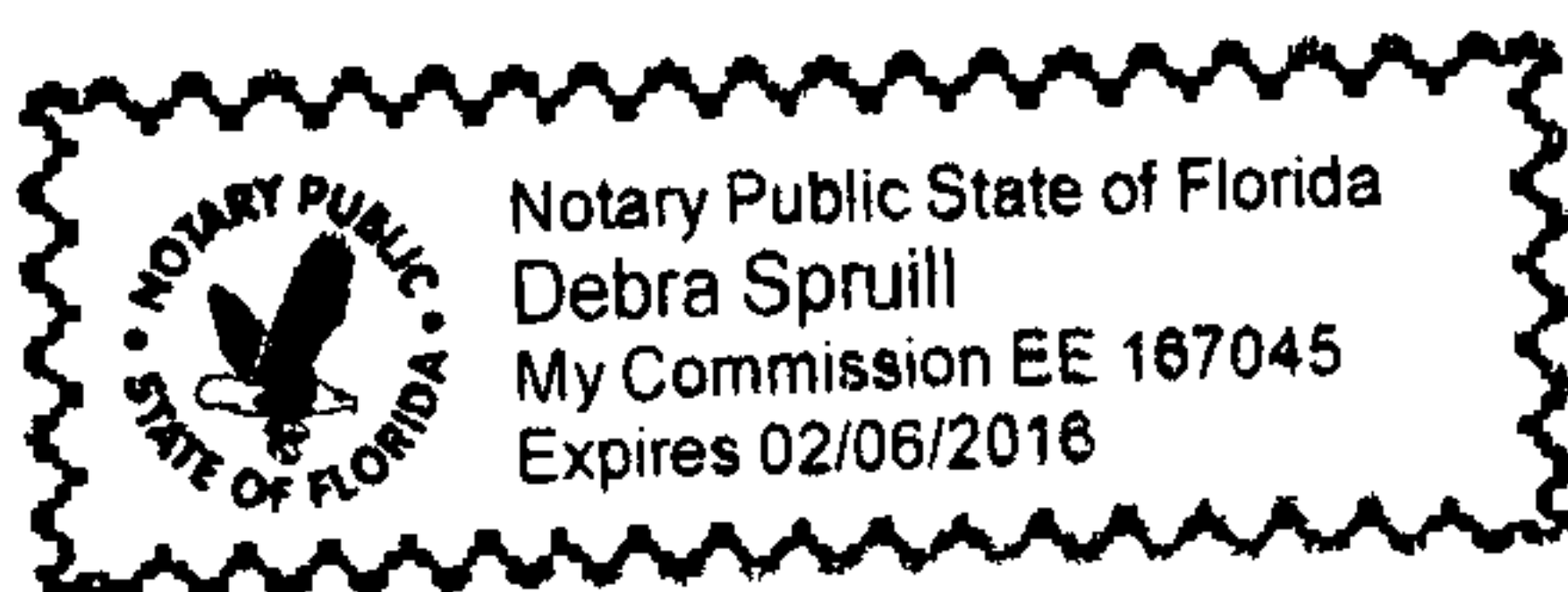
RBS Citizens, N.A. FKA Citizens Bank of Massachusetts
By its Attorney-in-Fact Ocwen Loan Servicing, LLC


Leticia N. Arias, Contract Manager

STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss


20130226000081350 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/26/2013 12:14:33 PM FILED/CERT

On January 14, 2013 before me, the undersigned Notary Public, personally appeared Leticia N. Arias, Contract Manager for Ocwen Loan Servicing, LLC, attorney-in-fact for RBS Citizens, N.A. FKA Citizens Bank of Massachusetts, the signor of the within instrument, who duly acknowledged to me that he/she executed the same.



Notary Public,


Debra Spruill

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

ORDER NO: 46197545
FILE NO: 7696363
LENDER REF: 000688082040

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 4005 BENT RIVER LN; BIRMINGHAM, AL
35216-6803 CURRENTLY OWNED BY JIMMY W TRAYLOR HAVING A TAX
IDENTIFICATION NUMBER OF 10-4-17-0-005-029-000 AND BEING THE SAME
PROPERTY MORE FULLY DESCRIBED IN BOOK/PAGE OR DOCUMENT NUMBER
606650.**

 **TRAYLOR
46512521**


AL

**FIRST AMERICAN ELS
SUBORDINATION AGREEMENT**

APN: 10-4-17-0-005-029-000



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


20130226000081350 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
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