

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

78534337-poc 2nd



20130402000135720 1/3 \$20.00
Shelby Cnty Judge of Probate, AL
04/02/2013 11:35:47 AM FILED/CERT

SUBORDINATION AGREEMENT

Loan No: 3314820356

515880680-187072

This Agreement is made this March 6, 2013 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.** as nominee for **Pinnacle Bank** whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$31,300.00 executed by **Stephen D. Shivers, a married man and Lauren Shivers, a married woman, husband and wife** (the "Borrower"), in favor of **Pinnacle Bank**, dated September 6, 2007 and recorded on September 13, 2007, as Instrument 20070913000428970, in the records of Shelby County, which was subsequently assigned to Mortgage Electronic Registration Systems, Inc., dated September 6, 2007 and recorded on September 13, 2007 as Instrument 20070913000428980 ("Lienholder's Lien"), covering the property commonly known as 1017 Parkers Cave, Montevallo, AL 35115 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 40A, ACCORDING TO THE MAP OF AMMERSEE LAKES, SECOND SECTOR, AS RECORDED IN MAP BOOK 36, PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Tax ID No.: 27 1 02 0 004 037.000

WHEREAS Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$121,800.00 and dated on or about March 20, 2013 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 Kenya White

Printed Name Kenya White

Signature Deborah Wallace

Printed Name Deborah Wallace

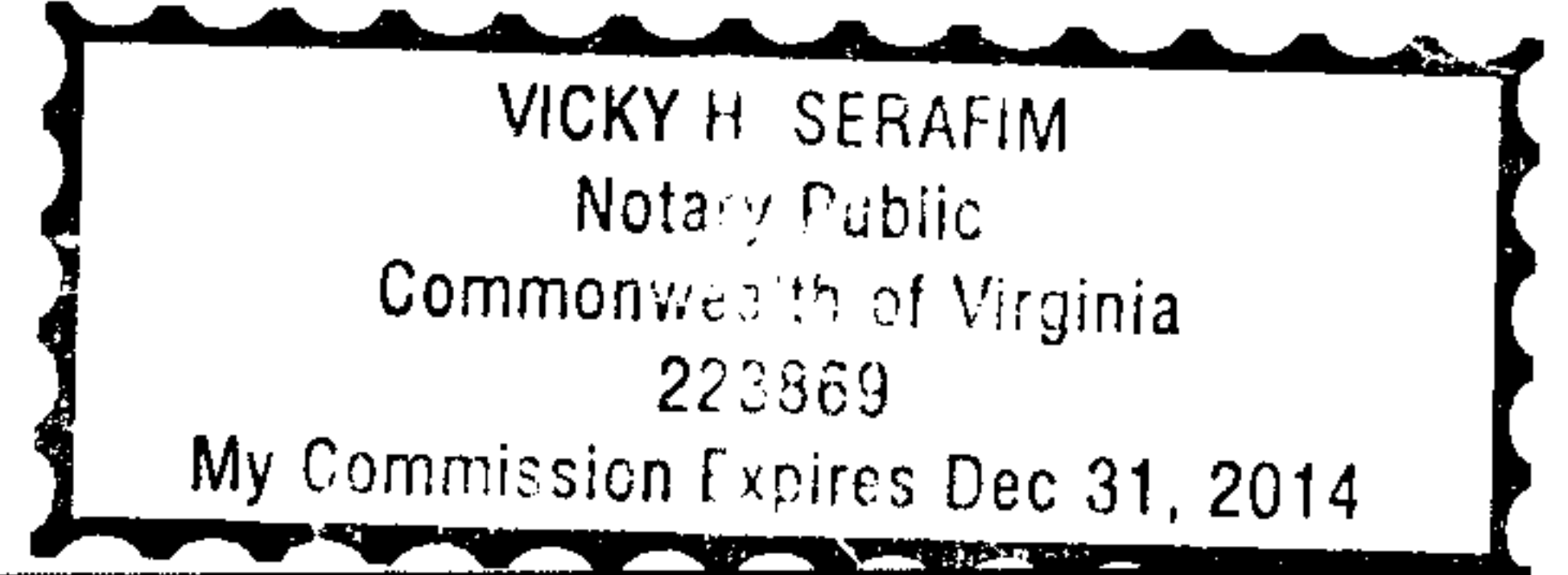
STATE OF Virginia)

SS

~~COUNTY OF~~ City of Richmond

On March 6, 2013 before me, Vicky H. Serafim (Notary Name), personally appeared Cynthia J. Thompson, Vice President (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.

Vicky H. Serafim (Notary Signature)
Notary Public, ~~County of~~ City of, Acting in Richmond ~~County~~.
State of Virginia
My commission expires 12-31-2014.



Witnesses:

Signature Yvette M. Temple

Printed Name Yvette M. Temple

Signature Horacio Jenkins

Printed Name Horacio Jenkins

STATE OF MICHIGAN)

SS

COUNTY OF WAYNE)

On 3-8, 2013 before me, Cathy Gorman Carry personally appeared Steve Nelson, **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.

Signature Steve Nelson
Quicken Loans Inc. and Mortgage Electronic
Registration Systems, Inc., as nominee for
Quicken Loans Inc.
By: Steve Nelson
Quicken Loans, MERS Assistant Secretary

CATHY GORMAN CARRY
Notary Public, State of Michigan
County of Macomb
My Commission Expires 10-20-2014
Acting In the County of WAYNE

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

"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 organized and existing under the law of Delaware, and has a mailing address of P.O. Box 2026, Flint MI 48501-2026, and/or a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS. FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE MORTGAGEE OF RECORD



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