

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.~~
~~SPECIAL LOANS SERVICING~~
~~1050 WOODWARD AVE.~~
~~DETROIT, MI 48226~~


20130410000148560 1/4 \$24.00
Shelby Cnty Judge of Probate, AL
04/10/2013 02:42:42 PM FILED/CERT

Source of Title: Deed Book _____, Page _____

[Space Above This Line For Recording Data]

Loan No: 3308910568

Data ID: 450

Borrower: Clifford Brane

57492343-1898725

SUBORDINATION AGREEMENT (Refinance)

This Subordination Agreement ("Agreement") is made as of the 26th day of February, 2013, by Quicken Loans Inc. as authorized agent for Charles Schwab Bank, F/K/A Charles Schwab Bank N.A. ("Subordinator"), whose address is 1050 Woodward Ave, Detroit, MI 48226 and JPMorgan Chase Bank N.A. ("Lender"), , A Corporation organized and existing under the laws of the State of Ohio, whose address is 1111 Polaris Parkway, Columbus, OH 43240.

RECITALS:

* husband and wife

- A. Clifford Brane AND Julie P Brane* ("Borrower"), of 5257 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 March 27, 2013, in an amount not to exceed \$103,533.00, to be recorded simultaneously with this Agreement, covering real property described below.
- B. 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.

When Recorded Return To:

Indocomm Global Services
2925 Country Drive
St. Paul, MN 55117

78560499-Rec2nd

Loan No: 3308910568

Data ID: 450

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

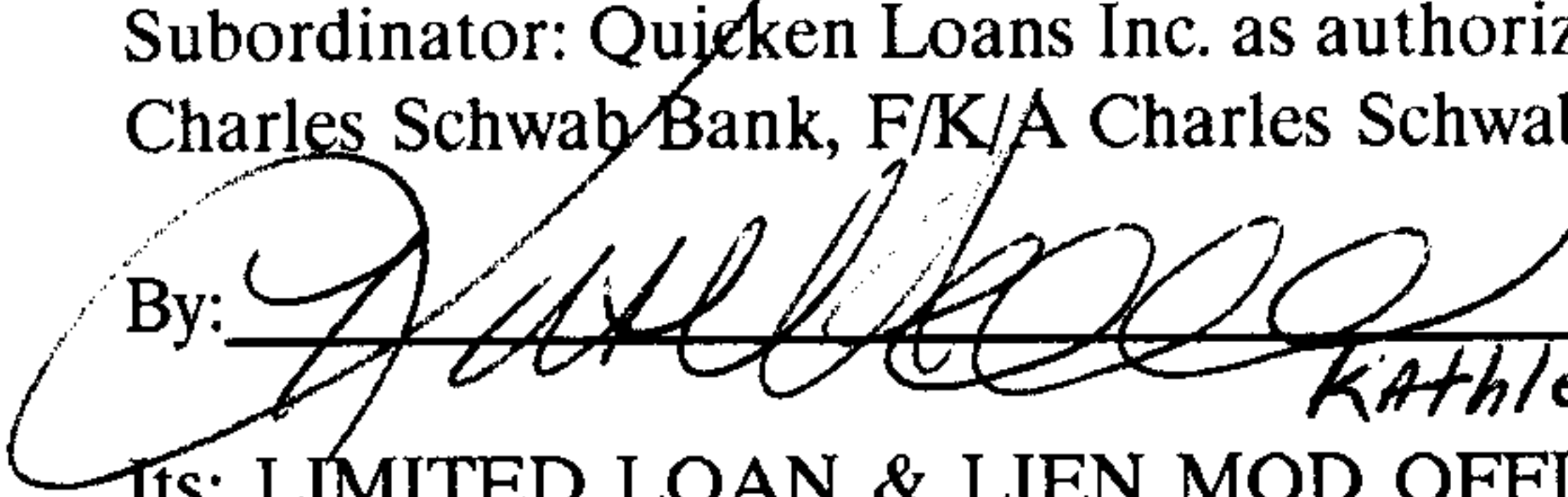
The Second Security Instrument to be subordinated covers real property described as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

and made on the 5th day of April, 2006, and filed or recorded in 05/02/2006 as Instrument Number 20060502000204200 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. as authorized agent for
Charles Schwab Bank, F/K/A Charles Schwab Bank N.A.

By: 

Kathleen Haggitt

Its: LIMITED LOAN & LIEN MOD OFFICER

(Printed Name and Title)


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STATE OF MI
COUNTY OF Oakland

§
§

I, JuShawn Corrine Edelen, a Notary Public in and for said County
in said State, hereby certify that Kathleen Haggitt whose
name as Limited Liability Modoffice of Quicken Loans Inc. as authorized agent for
Charles Schwab Bank, F/K/A Charles Schwab Bank N.A., 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 26 day of February, 2013.

JuShawn Corrine Edelen
Notary Public

JuShawn Corrine Edelen
(Printed Name)

My commission expires: 2/8/2019

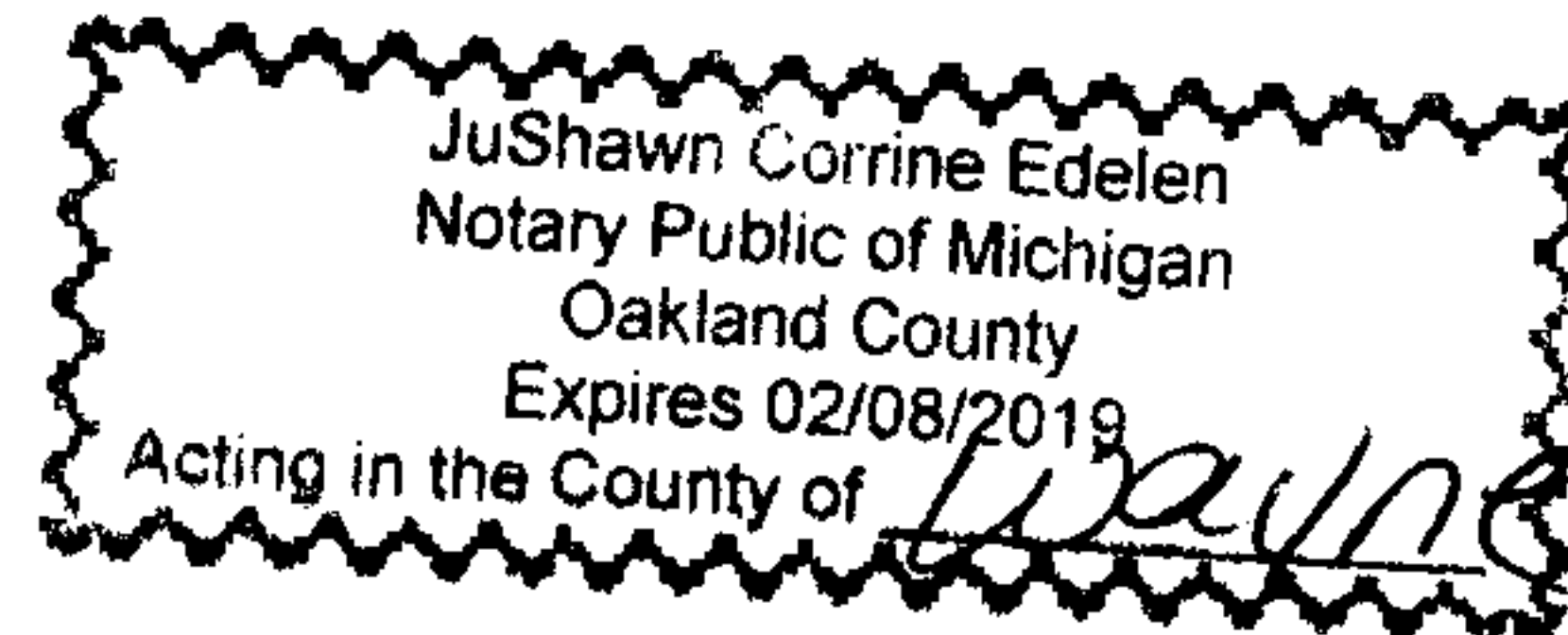


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 10 1 11 0 005 017.000

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

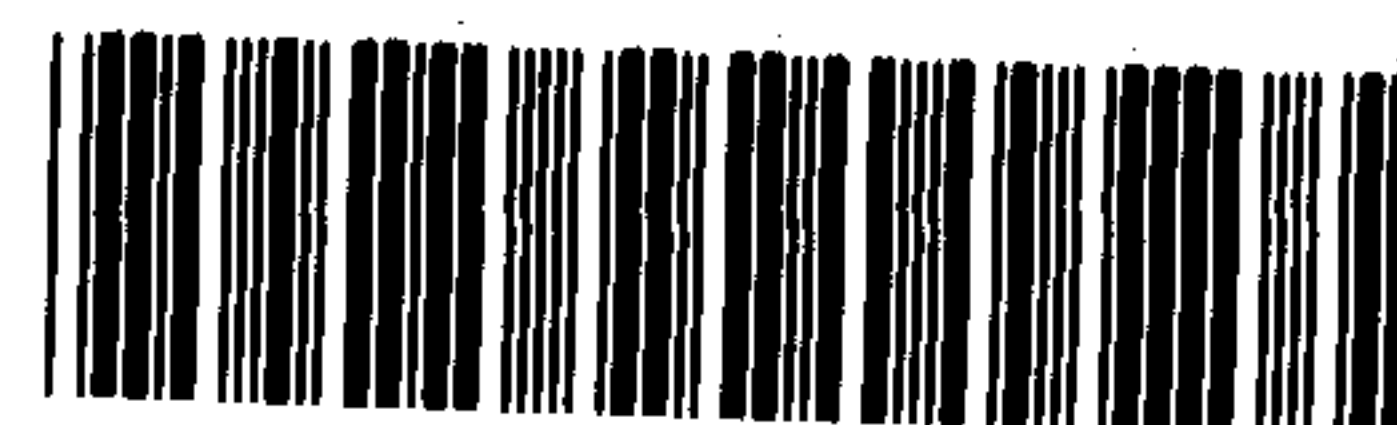
Lot 1, Block 8, according to the Amended Map of Woodford, a subdivision of Inverness, as recorded in Map Book 8, Page 51 A, B, C, & D, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama.

Commonly known as: 5257 WOODFORD DR , BIRMINGHAM, AL 35242



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