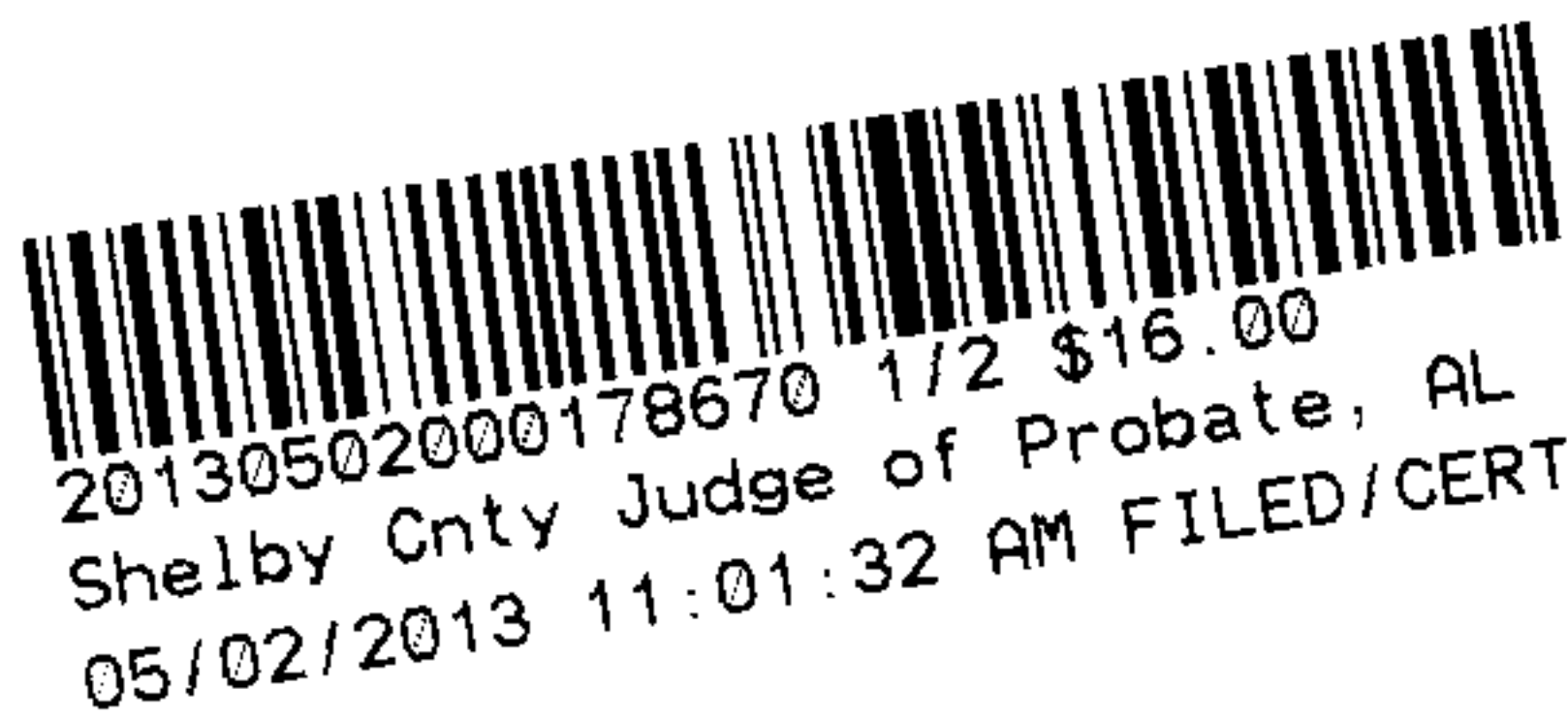


When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

78632267-Dec 2nd
Prepared By: Christine Curves
401 W. Valley Ave
Birmingham, AL 35209



② 51688862-
1949612

SUBORDINATION AGREEMENT

Loan No: 3313350993

This Agreement is made this March 19, 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 **Compass Bank**, whose address is 401 West Valley Ave Birmingham, AL 35209 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$40,000.00 executed by **Paul Garris and Susan R. Garris, husband and wife** (the "Borrower"), dated June 21, 2006 and recorded on July 14, 2006, as Instrument 20060714000339340, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 5187 Stonehaven Drive, Birmingham, AL 35244 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 31 ACCORDING TO THE SURVEY OF VALLEY BROOK, PHASE IV AS RECORDED IN MAP BOOK 14, PAGE 84, SHELBY COUNTY, ALABAMA RECORDS.

Tax ID No.: 105210002003036

WHEREAS Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$193,000.00 and dated on or about April 19, 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 Wendy Smiley
Printed Name Wendy Smiley
Signature Barbara Wadley
Printed Name Barbara Wadley
STATE OF ALABAMA
COUNTY OF JEFFERSON SS

Lienholder Signature:

Lienholder: Compass Bank

Printed Name Christie Graves
Title AP

On MARCH 19, 2013 before me, ADUANETTA L. DEW (Notary Name),
personally appeared CHRISTIE GRAVES (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.

Aduanetta L. Dew (Notary Signature)
Notary Public, County of JEFFERSON Acting in JEFFERSON County.
State of ALABAMA NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 8, 2014
My commission expires BONDED THROUGH NOTARY PUBLIC UNDERWRITERS

Witnesses:

Signature Comana J. Lee
Printed Name Comana J. Lee
Ry - Jr
Printed Name RYAN J. LEAN

STATE OF MICHIGAN)

COUNTY OF WAYNE)

On 3-20, 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 MI
My commission expires 10-20-2014

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

