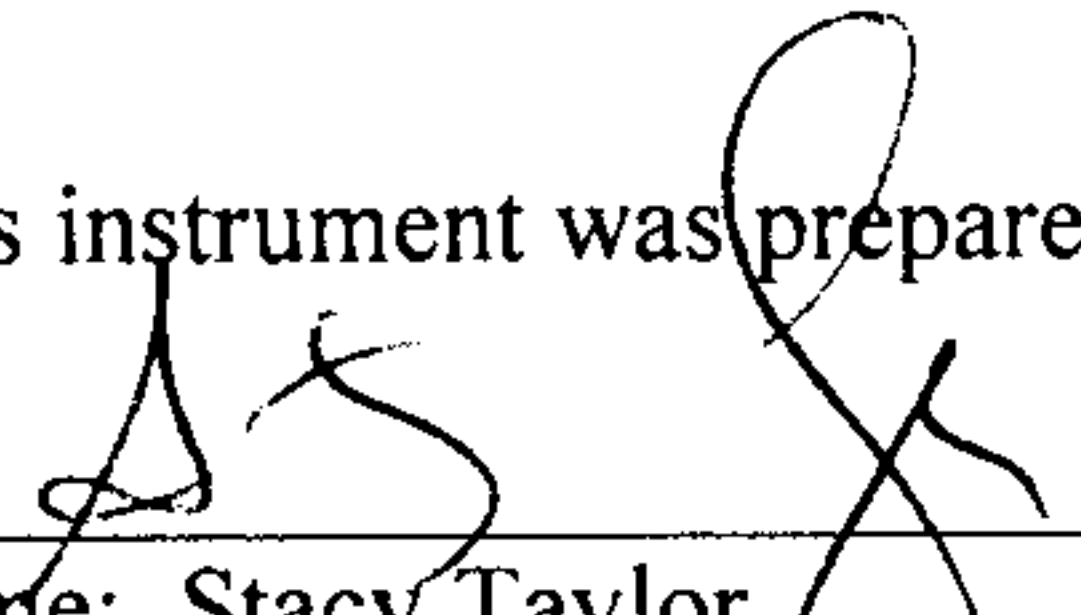



This instrument was prepared by:

  
Name: Stacy Taylor  
Green Tree Servicing LLC  
7360 South Kyrene Road T316  
Tempe, AZ 85283

~~When Recorded return to:~~  
Green Tree Servicing LLC  
Mortgage Amendments Department  
7360 South Kyrene Road T316  
Tempe, AZ 85283

  
20130510000194550 1/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
05/10/2013 11:17:59 AM FILED/CERT

### SUBORDINATION OF MORTGAGE

Acct# 89652616

MERS Phone 1-888-679-6377  
MIN# 100037506855693207

**Subordination Agreement is null and void if: Not recorded within 90 days of effective date, corrections or changes are made or aforementioned subordination conditions are not met.**

**Effective Date: April 16, 2013**

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, GMAC Mortgage Corporation, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a mortgage in the amount of \$36,000.00 dated June 21, 2006 and recorded August 8, 2006, as Instrument No. 20060808000382020, Book N/A, Page N/A, hereinafter referred to as "Existing Mortgage", on the following described property,

**Property Description:**

ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 1994-01006, ID# 232101002012000, BEING KNOWN AND DESIGNATED AS LOT 12, ACCORDING TO THE SURVEY OF SECOND ADDITION TO ASHFORD HEIGHTS AS RECORDED IN MAP BOOK 17 PAGE 29 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA

Property Address: 125 Ashford Lane Alabaster, Alabama 35007-5160

WHEREAS, Green Tree Servicing LLC is the servicer or sub-servicer, hereinafter referred to as "Servicer," for the note that is secured by the Existing Mortgage;

WHEREAS, Charles E. Ridgeway and Barbara T. Ridgeway, Husband and Wife, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

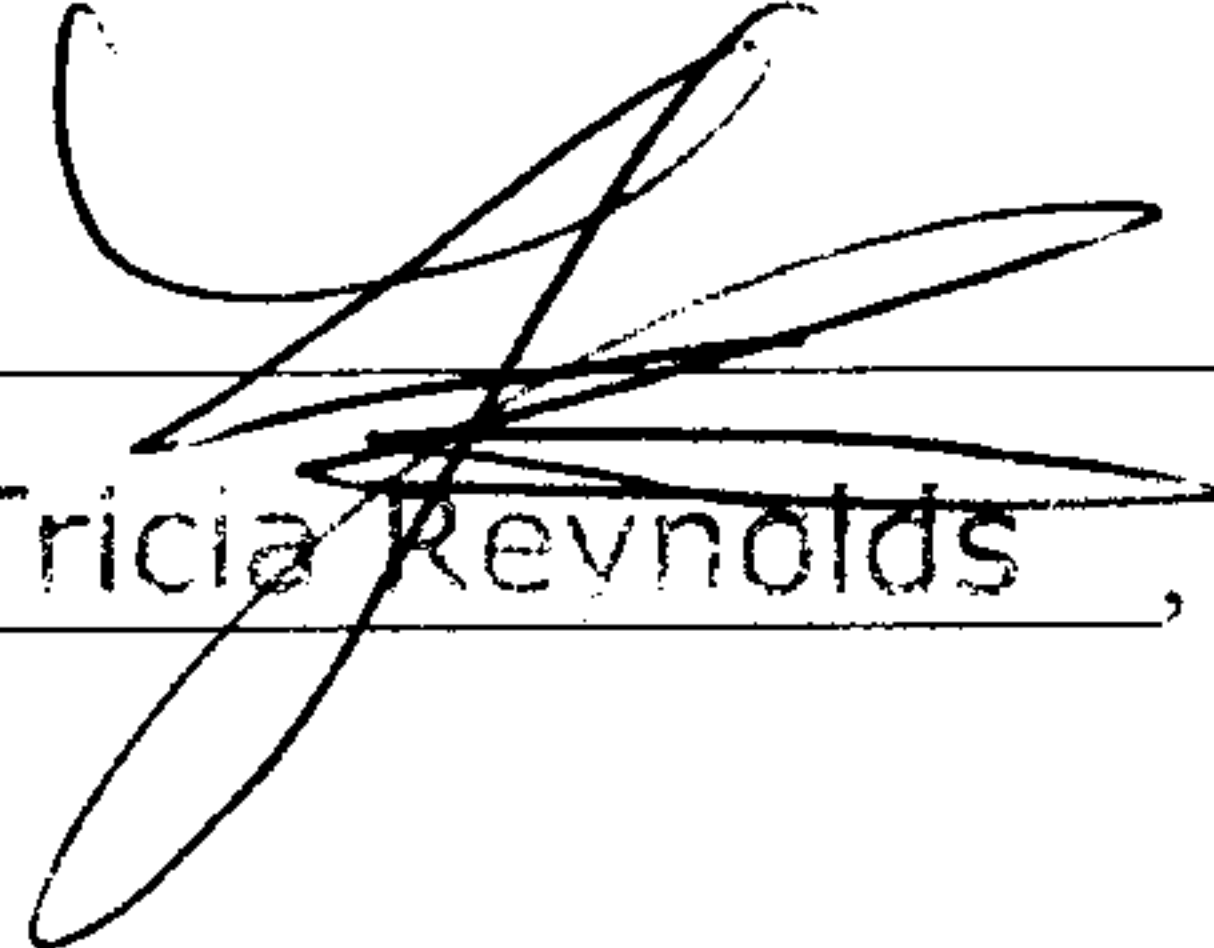
\* 20130510000194540 \*

WHEREAS, it is necessary that the new lien to Green Tree Servicing LLC, its successors and/or assigns, which secures a note in the amount not to exceed Eighty Eight Thousand Seven Hundred Two Dollars and 00/100 (\$88,702.00), hereinafter referred to as "New Mortgage", be a first lien on the premises in question. Said New Mortgage is recorded concurrently herewith as Instrument No. \* , Book  , Page  .


WHEREAS, MERS and the Servicer are willing to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage **with the condition that there are no funds from the closing disbursed to the Owners;**

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Servicer hereby subordinate the lien of the Existing Mortgage to the Lien of the New Mortgage conditioned upon the above-referenced provisions, so that the New Mortgage will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Mortgage.

Mortgage Electronic Registration Systems, Inc.

  
\_\_\_\_\_  
Tricia Reynolds, Assistant Secretary

Witness 1

  
Raymond Love

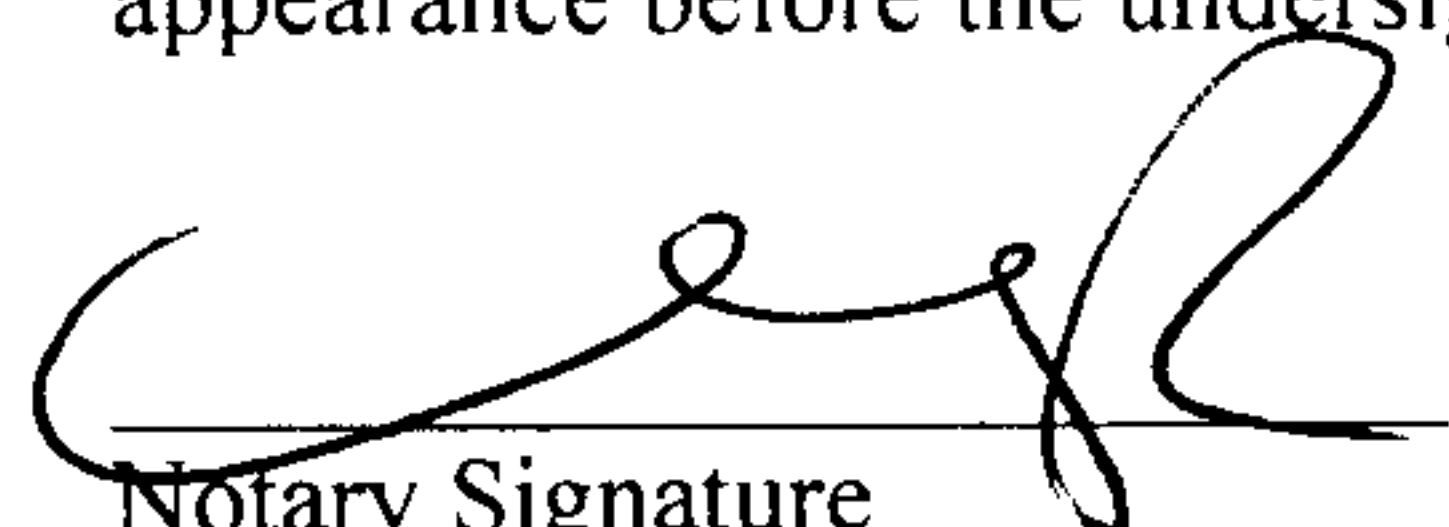
Witness 2

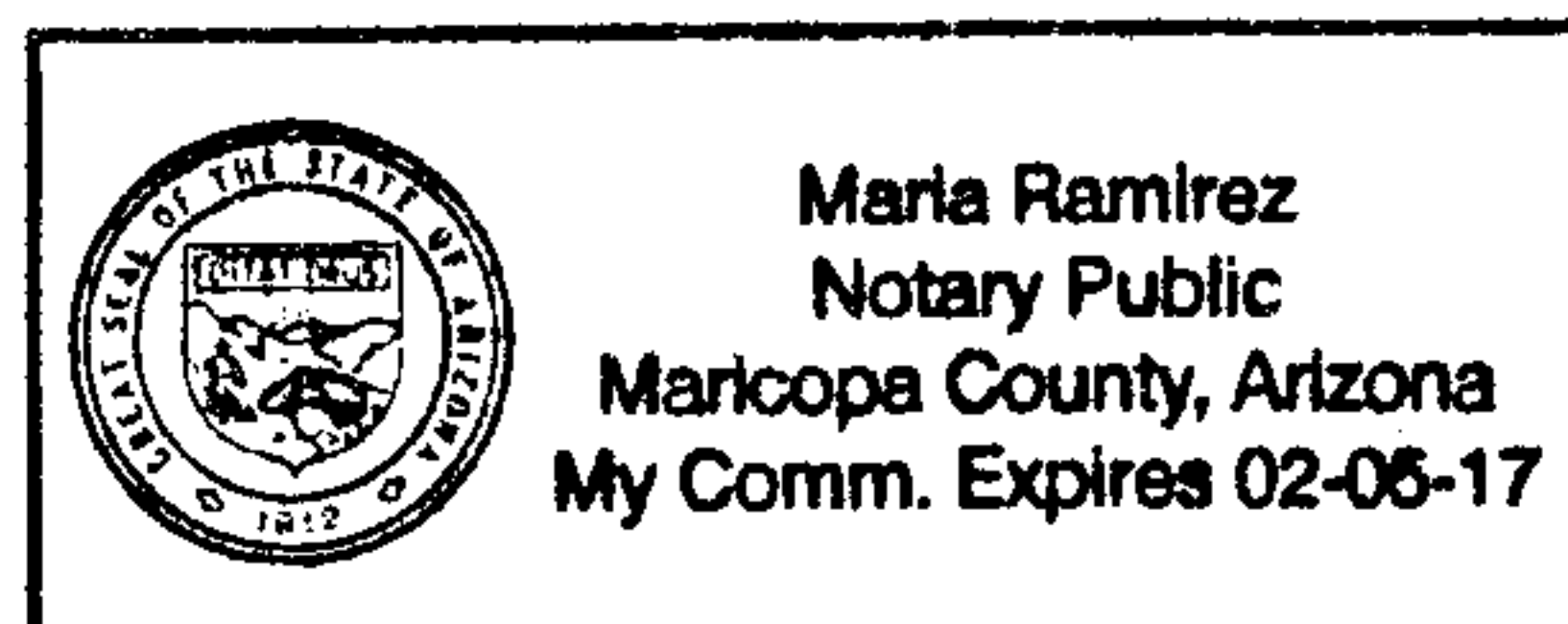
  
Melvina Nakai


State of Arizona}  
County of Maricopa} ss.

On the 17 day of April in the year 2013 before me, the undersigned, personally appeared

Tricia Reynolds, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.

  
Notary Signature



  
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Shelby Cnty Judge of Probate, AL  
05/10/2013 11:17:59 AM FILED/CERT



Green Tree Servicing LLC

Christian Medina  
Christian Medina, Assistant Vice President

Raymond Love  
Witness 1

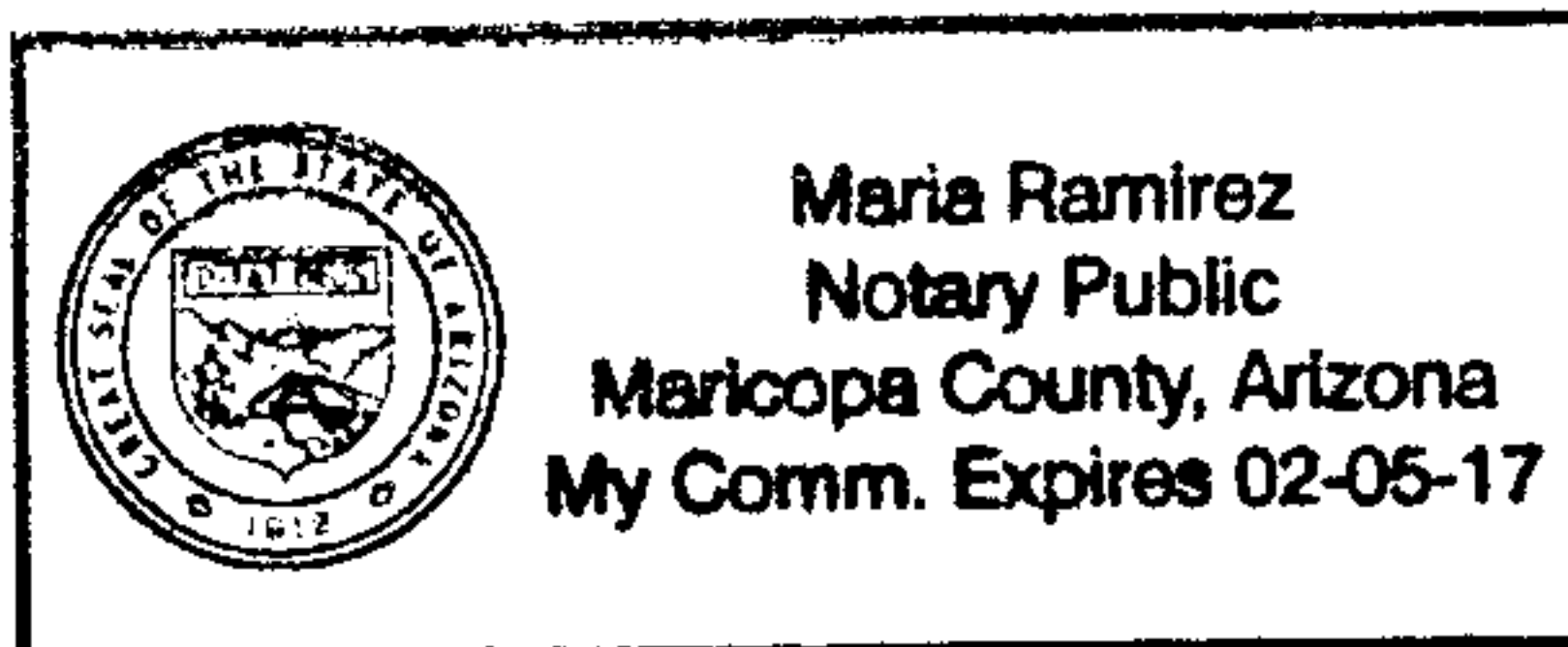
Melvina Nakai  
Witness 2

State of Arizona}  
County of Maricopa} ss.

On the 17 day of April in the year 2013 before me, the undersigned, personally appeared Christian Medina

, as Assistant Vice President of Green Tree Servicing LLC, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.

[Signature]  
Notary Signature



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Shelby Cnty Judge of Probate, AL  
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### Exhibit "A"

Real property in the City of **Alabaster**, County of **SHELBY**, State of **Alabama**, described as follows:



**LOT 12, ACCORDING TO THE SURVEY OF SECOND ADDITION TO ASHFORD HEIGHTS AS RECORDED IN MAP BOOK 17 PAGE 29 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**Being all of that certain property conveyed to CHARLES E. RIDGEWAY AND WIFE, BARBARA T. RIDGEWAY, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP from JOHN T. COMPTON, A MARRIED MAN, by deed dated February 28, 1994 and recorded March 03, 1994 as Instrument No. 1994-07006 of official records.**

Commonly known as: 125 Ashford Ln, Alabaster, AL 35007

APN #: **23 2 10 1 002 012.000**

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

 RIDGEWAY  
46898766  
FIRST AMERICAN ELS  
SUBORDINATION OF MORTGAGE  


AL



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