

*Prepared By:*

Ocwen Loan Servicing, LLC  
Attn: Subordination Department  
1661 WORTHINGTON ROAD, SUITE 100  
WEST PALM BEACH, FLORIDA, 33409  
Loan Number: 40238305

20130625000259830 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
06/25/2013 01:11:04 PM FILED/CERT

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 10<sup>th</sup> day of MAY, 2013, by U.S. BANK N.A., ISAOA (Lender) & MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH, dated 03/31/2005 and recorded 04/21/2005 among the Land Records of SHELBY, County, AL, as Instrument #20050421000188500, securing the original sum of \$26,985.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 1346 OLD CAHABA COVE, HELENA, AL 35080

*See legal description attached hereto and made a part hereof.*

This agreement subordinates to a Mortgage/Deed of Trust executed by MICHAEL C WHEELER & MELISSA K WHEELER in the amount not to exceed of \$128,900.00 in favor of the lender, at a fixed rate of 2.95% for a term of at least 180 months.

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

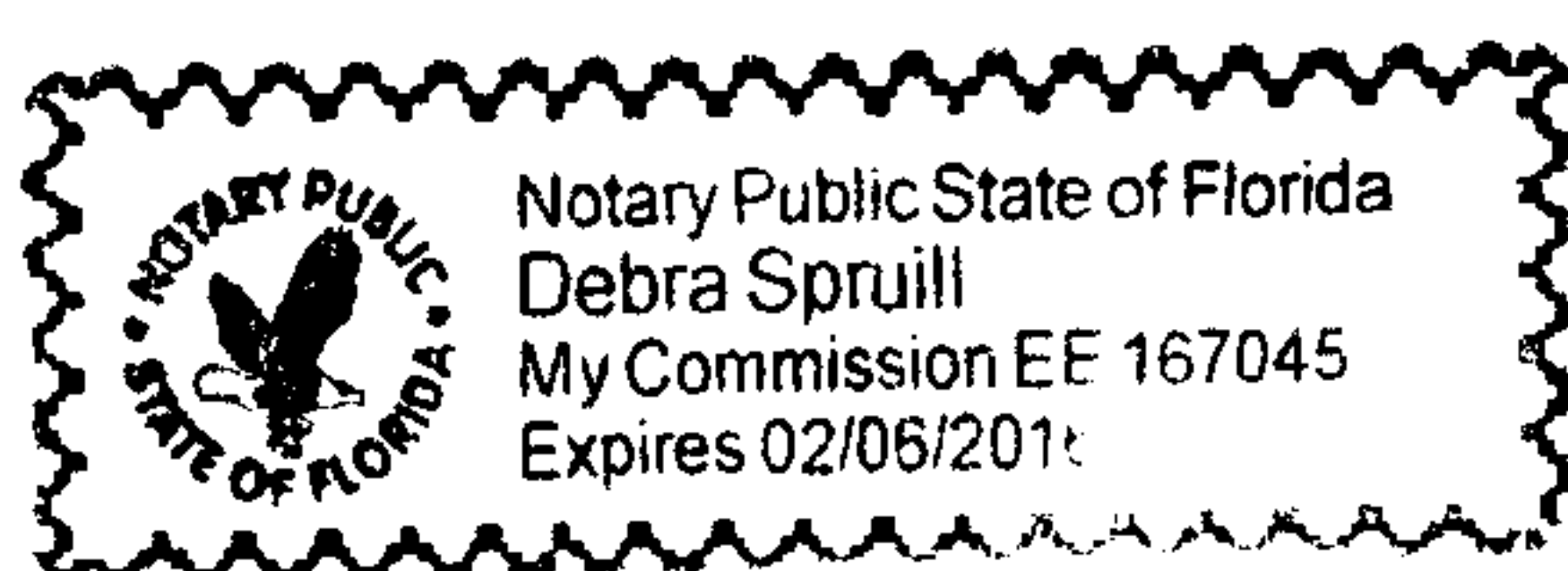
1. Subordination. Lienholder agrees to and hereby does subordinate its second deed of trust lien in the Property to a new first deed of trust lien to be filed by Lender in order to refinance the existing first deed of trust.
2. Effect. Lender agrees that Lienholder's second deed of trust shall in no 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.


MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH

  
LETICIA N. ARIAS, Assistant Secretary

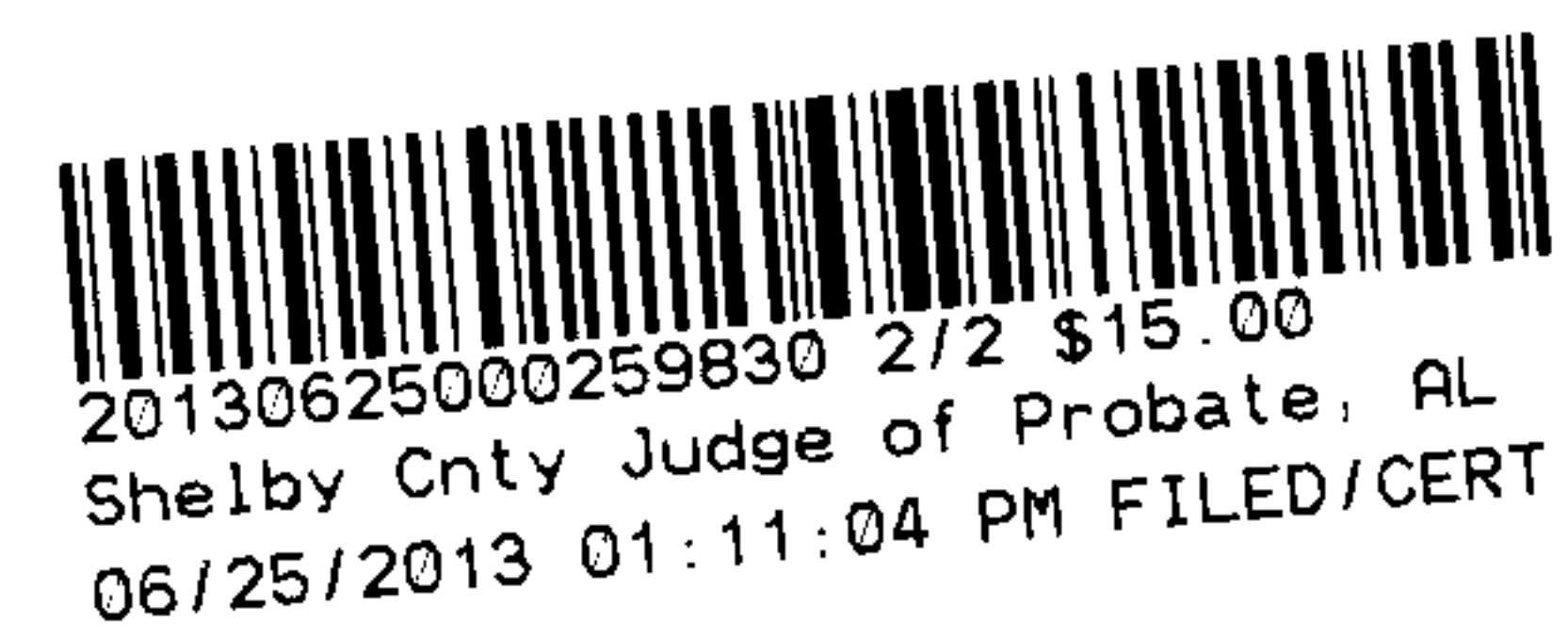
STATE OF FLORIDA                    )  
COUNTY OF PALM BEACH)   ss

On MAY 10, 2013 before me, the undersigned Notary Public, personally appeared LETICIA N. ARIAS, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH, the signor of the within instrument, who duly acknowledged to me that he/she executed the same.



  
Notary Public, Debra Spruill

Return To:  
LSI-LPS  
East Recording Solutions  
700 Cherrington Parkway  
Coraopolis, PA 15108



Order No.: **16352795**  
Loan No.: 2300298121

## **Exhibit A**

The following described property:

Lot 1008, according to the Map and Survey of Old Cahaba, 10th Sector, as recorded in Map Book 26, Page 112, in the Office of the Judge of Probate of Shelby County, Alabama.

Assessor's Parcel No: 134201007008000