

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

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


20130711000283460 1/4 \$22.00
Shelby Cnty Judge of Probate, AL
07/11/2013 01:27:44 PM FILED/CERT

Source of Title: Deed Book _____, Page _____

[Space Above This Line For Recording Data]

Loan No: 3308938451

Data ID: 399

Borrower: Scott L Kimel

78854256 1200 2ND

SUBORDINATION AGREEMENT

58060336-2106143 (Refinance) (2)

This Subordination Agreement ("Agreement") is made as of the 13th day of June, 2013, by Quicken Loans Inc. as authorized agent for Charles Schwab Bank ("Subordinator"), whose address is 1050 Woodward Ave, Detroit, MI 48226 and Quicken Loans Inc. ISAOA ("Lender"), , A Corporation organized and existing under the laws of the State of Michigan, whose address is 1050 Woodward Ave, Detroit, MI 48226.

RECITALS:

- A. Scott L Kimel AND Jenny J Kimel ("Borrower"), of 2001 Briarcliff Cir, 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 10-25-2013, in an amount not to exceed \$235,700.00, 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.

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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

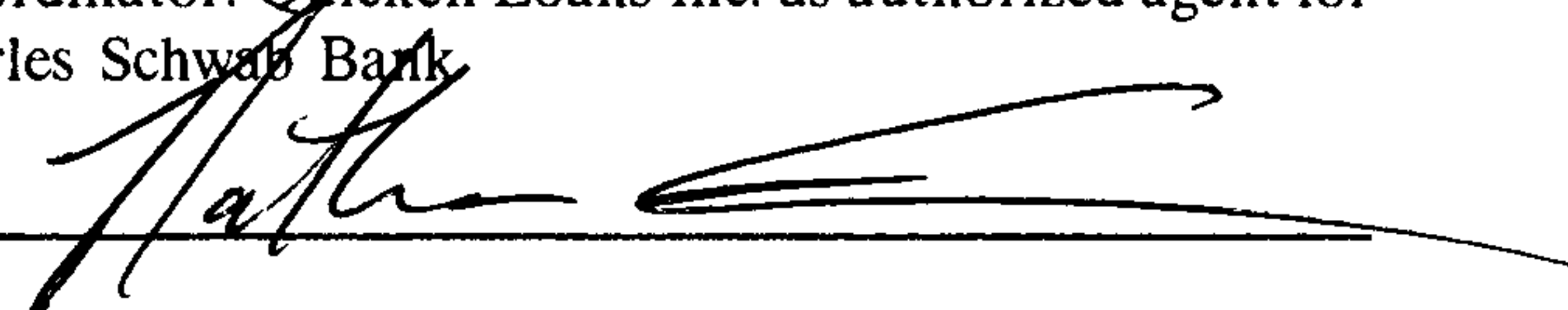
The Second Security Instrument to be subordinated covers real property described as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

and made on the 12th day of September, 2008, and filed or recorded in 09/26/2008 as Instrument Number 20080926000381220 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 10-25-2013, 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

By: 

Its: LIMITED LOAN & LIEN MOD OFFICER

(Printed Name and Title)

Nathan Schrauben
Limited Loan and Lien Mod Officer

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STATE OF MI
COUNTY OF Macomb

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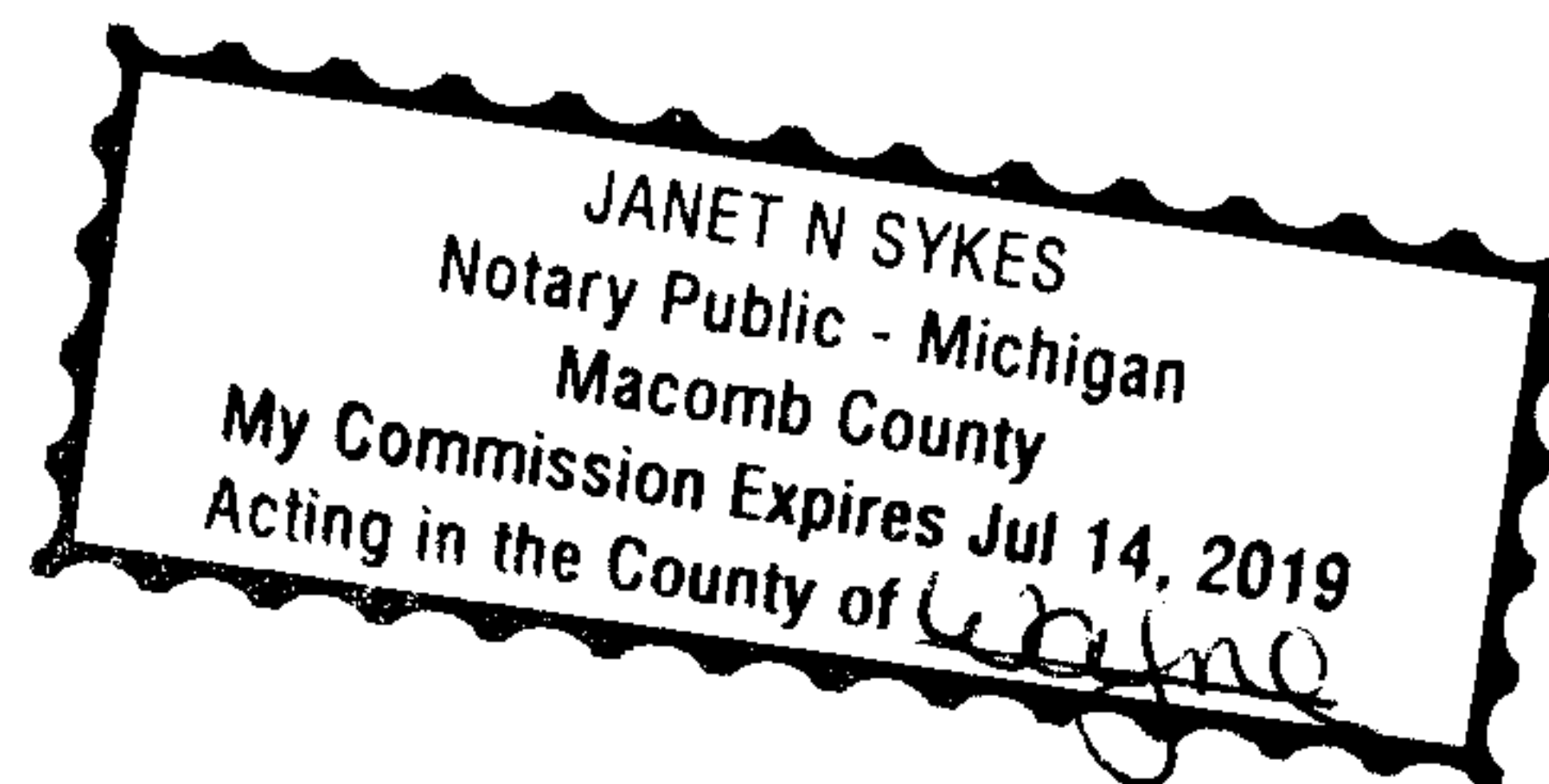
I, Janet N. Sykes, a Notary Public in and for said County in said State, hereby certify that Nathan Schraube whose name as Limited Loan Officer of Quicken Loans Inc. as authorized agent for Charles Schwab Bank, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this 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 14 day of June, 2013.

Janet N. Sykes
Notary Public

Janet N. Sykes
(Printed Name)

My commission expires: 7-14-19



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LEGAL DESCRIPTION

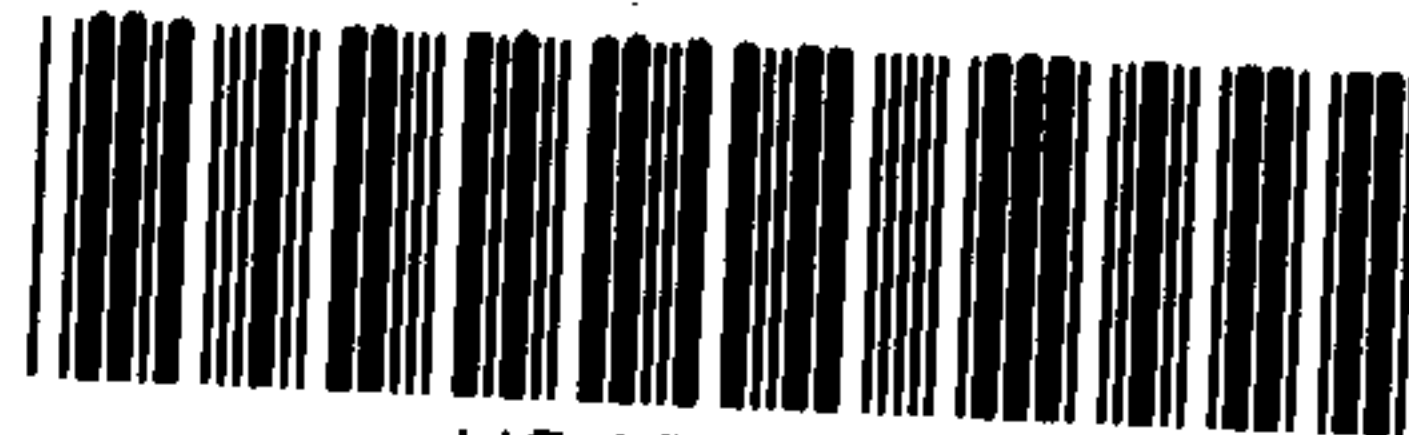
Tax Id Number(s): 03 9 30 0 004 005.000

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

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT.

LOT 2405, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, 24TH SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 28, PAGE 17 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA

Commonly known as: 2001 Briarcliff Circle, Birmingham, AL 35242



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1371 7/8/2013 78854256/2

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