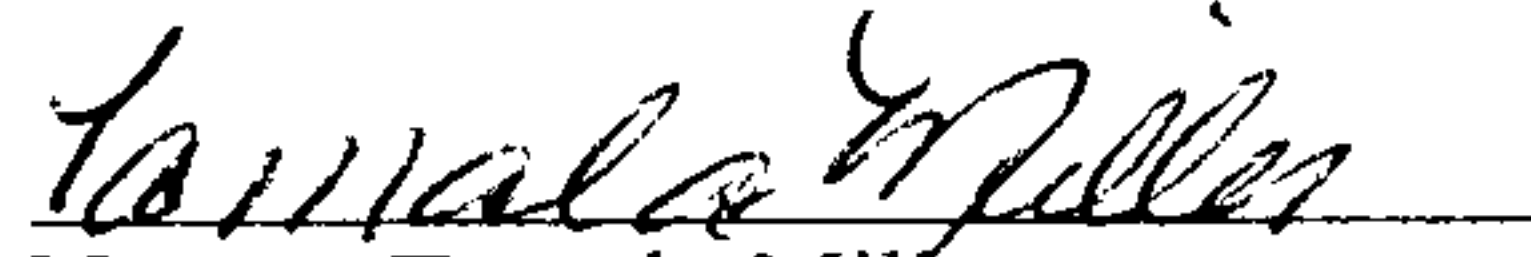
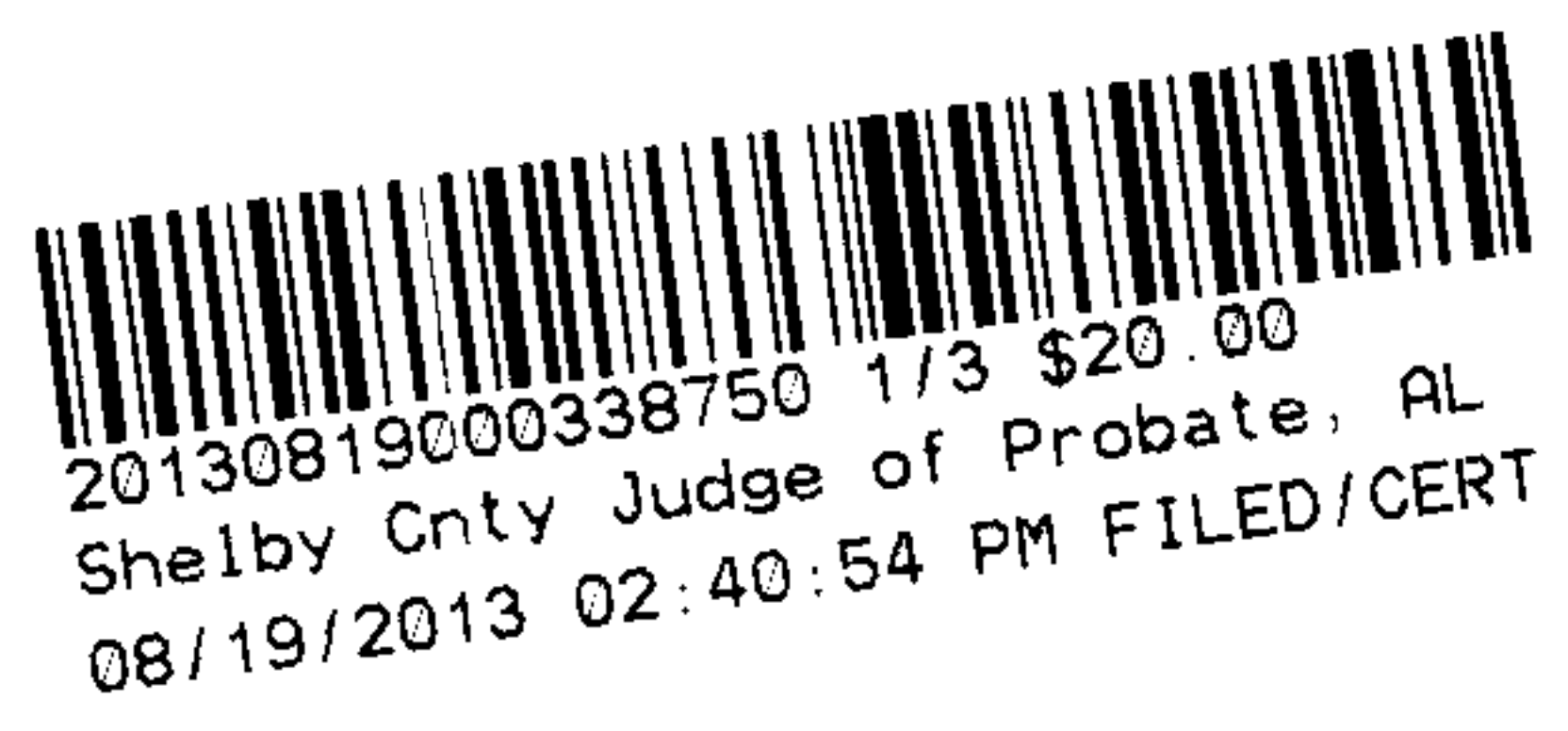


This instrument was prepared by:



Name: Tamala Miller
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



SUBORDINATION OF MORTGAGE

Acct# 89748080

MERS Phone 1-888-679-6377
MIN# 100037506560248099

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: July 15, 2013

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, GMAC Mortgage Corporation DBA ditech.com, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a mortgage in the amount of \$78,500.00 dated April 24, 2006 and recorded May 12, 2006, as Instrument No. 20060512000224520, 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 CITY OF HELENA, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED DOC # 200409210005, PAGE 20180, ID# 135214005006000, BEING KNOWN AND DESIGNATED AS LOT 6, WYNDHAM CAMDEN SECTOR, FILED IN PLAT BOOK 22, PAGE 93.
The Assessor's Parcel Number (Property Tax ID#) for the Real Property is 135214005006000.

Property Address: 1010 Wyndham Lane, Helena, Alabama 35080-3349

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, Edwin A. Emanuel, an Unmarried Man, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

MERS Subordination – Mortgage, 02/18/2013

FRM-102

1 of 3

WHEREAS, it is necessary that the new lien to EverBank, its successors and/or assigns, which secures a note in the amount not to exceed Sixty-nine thousand, fifty Dollars and 00/100 (\$69,050.00), 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 . * Inst # 20130819000338740

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


Stacy Taylor



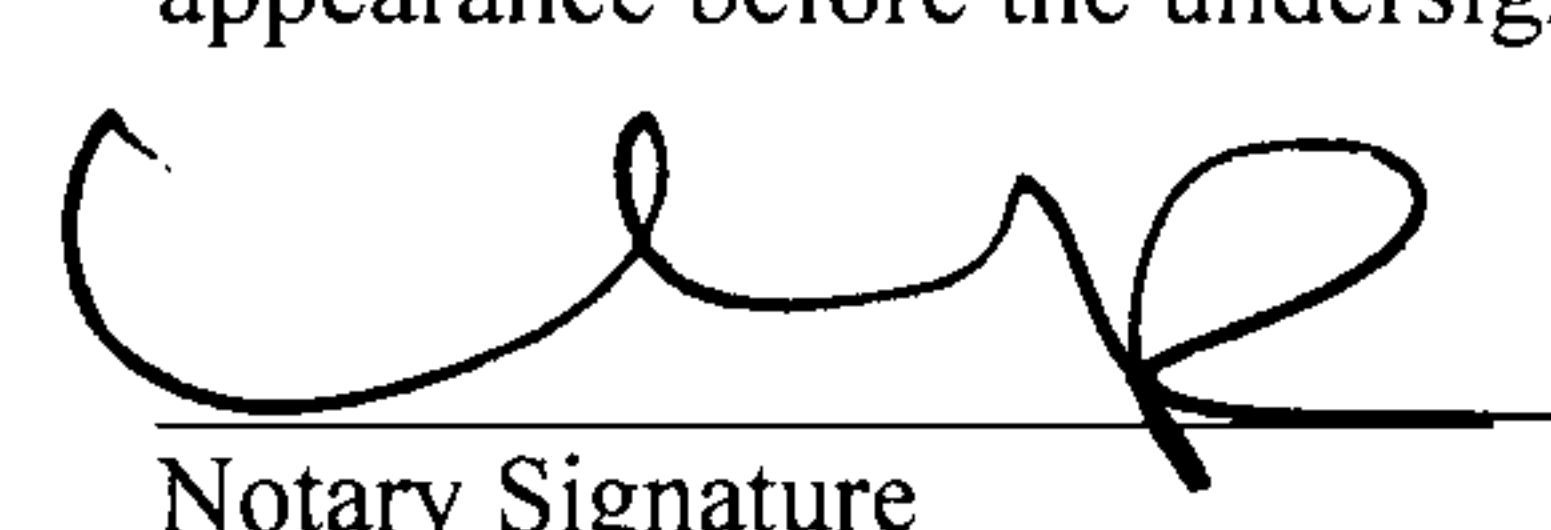
20130819000338750 2/3 \$20.00
Shelby Cnty Judge of Probate, AL
08/19/2013 02:40:54 PM FILED/CERT

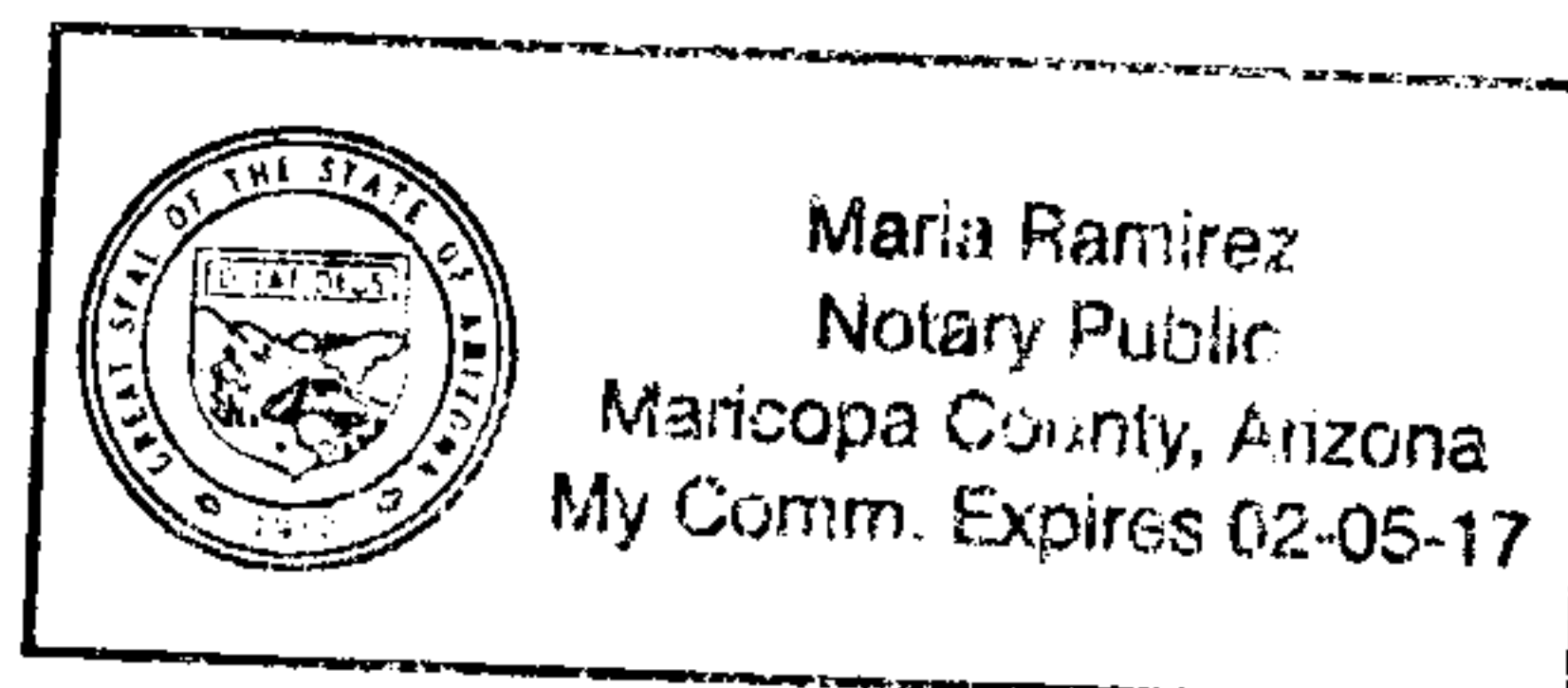
State of Arizona}
County of Maricopa} ss.

On the 16 day of July 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



Green Tree Servicing LLC


Bryant Armentrout, Assistant Vice President

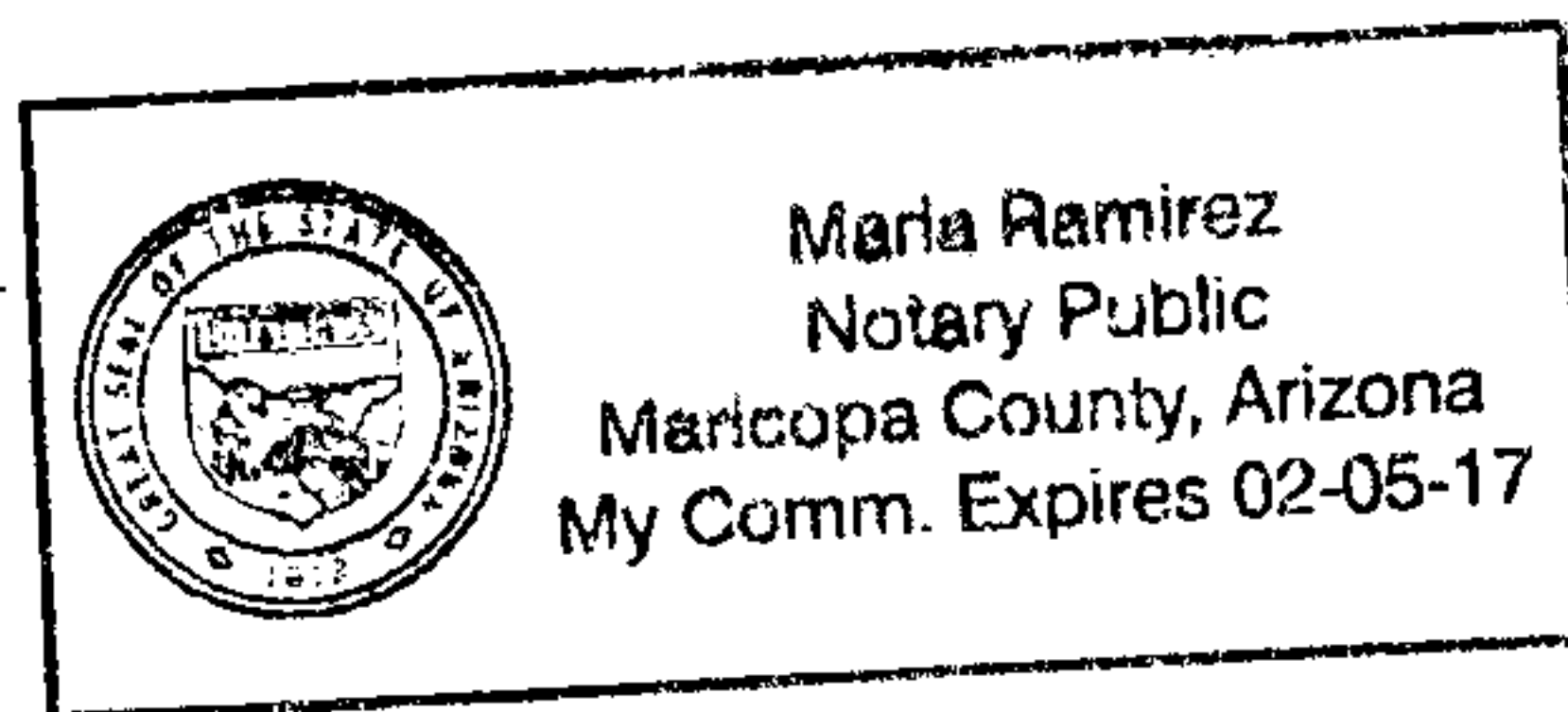
Witness 1 Raymond Love
Witness 2 Stacy Taylor


State of Arizona}
County of Maricopa} ss.

On the 16 day of July in the year 2013 before me, the undersigned, personally appeared
Bryant Armentrout

, 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.


Notary Signature




20130819000338750 3/3 \$20.00
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