



20130830000354630 1/3 \$20.00
 Shelby Cnty Judge of Probate, AL
 08/30/2013 12:25:22 PM FILED/CERT

This instrument was prepared by:

Suzie Plumaj
 Name: Suzie Plumaj
 Green Tree Servicing LLC
 7360 South Kyrene Road T316
 Tempe, AZ 85283

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

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

SUBORDINATION OF MORTGAGE

MERS Phone 1-888-679-6377
 MIN# 100133700021424109

Acct# 89850994

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 26, 2013

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), which is acting solely as nominee for the Lender, Countrywide Bank FSB. A FED BANK, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a mortgage in the amount of \$22,000.00 dated April 18, 2007 and recorded May 02, 2007, as Instrument No. 20070502000202630, Book N/A, Page N/A, hereinafter referred to as "Existing Mortgage", on the following described property,

Property Description:

All that certain parcel of land situated in County of Shelby, Commonwealth of Alabama, being known and designated as Lot 4, Block 4, according to the amended Map of Plantation South, First Sector, as recorded in Map Book 7, Page 173, in the Probate Office of Shelby County, Alabama.

Being the same property as conveyed from Paula Elizabeth Dickson, an unmarried person to Andrea D. Rutherford and Paul W. Rutherford, husband and wife, as Joint Tenants with Right of Survivorship, as described in Deed Volume 2002-480990, Dated 09/27/2002, Recorded 10/03/2002 in SHELBY County Records.

Tax/Parcel ID: 13-5-22-1-001-005.017

Property Address: 4346 Morningside Dr., Helena, AL 35080

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, Andrea D Rutherford and Paul W Rutherford, Wife and Husband, 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

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 One hundred eighteen thousand, seven hundred thirty-two dollars and 00/100 (\$118,732.00), 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. 20130830000354620, Book X, Page X.

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 Michael Erickson

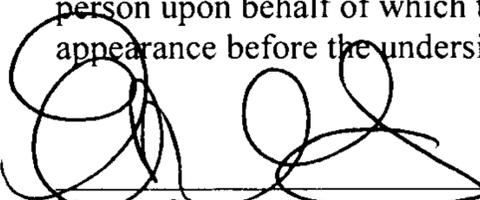

Witness 2 Sam Yoeun


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State of Arizona}
County of Maricopa} ss.

On the 29th 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


Erica Guillen
Notary Public
Maricopa County, Arizona
My Comm. Expires 02-05-17

Green Tree Servicing LLC



Bryant Armentrout

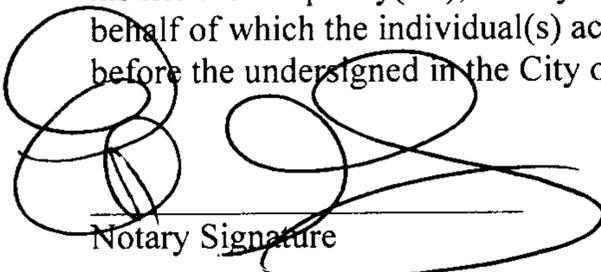
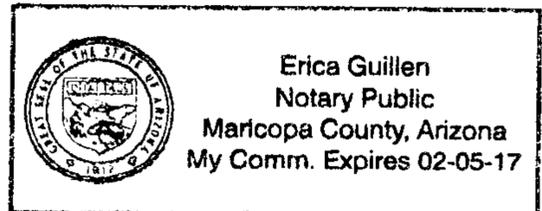
, Assistant Vice President


Witness 1 **Michael Erickson**
Witness 2 **Sam Yoeun**

State of Arizona}
County of Maricopa} ss.

On the 17th 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

 RUTHERFORD
47440237
AL
FIRST AMERICAN ELS
SUBORDINATION OF MORTGAGE



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