SUBORDINATION AGREEMENT

This Subordination Agreement, made August 16, 2013 between GREEN TREE SERVICING LLC, Its successors and/or assigns ("Requestor"), and Mutual Savings Credit Union ("Lender")

Witnesseth:

Whereas, the Lender now owns and holds the following mortgages and the Bond or Note secured thereby Mortgage Dated: June 6, 2007 made by ANTHONY BERRYMAN and spouse CHRISTY D. BERRYMAN to MUTUAL SAVINGS CREDIT UNION, in the principal sum of \$69,980.00 and recorded June 12, 2007 in Instrument #20070612000273470 in the Office of Shelby County Judge of Probate. Shelby County, Alabama covering legal description:

LOT 28, ACCORDING TO THE FINAL PLAT OF OAKLYN HILLS PHASE 4, AS RECORDED IN MAP BOOK 36, PAGE 96, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

And, whereas, Borrowers have requested that Credit Union subordinate the herein referenced Mortgage to a subsequent Mortgagee;

With a property address of: 124 LAKELAND RIDGE, CHELSEA, AL 35043 described as ("The Premises") and, Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum NOT to exceed \$278,000.00 dollars and interest, covering the Premises and

Whereas, REQUESTER accepted said mortgage believing the mortgages held by Mutual Savings Credit Union would be subordinated in the Manner hereinafter mentioned;

Now therefore, in consideration of \$1.00 and other good and valuable consideration paid to Mutual Savings Credit Union receipt of which is hereby acknowledge, the Lender hereby covenants and agrees with REQUESTER that said mortgages held by Mutual Savings Credit Union shall be subject and subordinate in lien to the lien of a Mortgage NOT to exceed \$278,000.00 dollars and the interest thereon delivered to REQUESTER.

This agreement may not be changed or terminated orally. This Agreement shall bind and endure to the benefit of the parties hereto, their respective heirs, representatives, successors and assigns.

The Lender has duly executed this Agreement on August 16, 2013.

JEFF GRAHAM, VP OF LENDING SERVICE

MUTUAL SAVINGS CREDIT UNION

STATE OF ALABAMA JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that, Jeff Graham, whose name as VP of Lending Services of Mutual Savings Credit Union, a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, on August 16, 2013.

Notary Public

My Commission Expires: 2.29 - 16

THIS INSTRUMENCOWAS PREPARED BY: SHERRY WHITE

CREDET UNION - P.O. BOX 362045 - HOOVER, AL 35236-2045

Shelby Cnty Judge of Probate, AL 09/11/2013 12:18:41 PM FILED/CERT

EXHIBIT 'A'

File No.: 7986680n (mo)

Property: 124 Lakeland Ridge, Chelsea, AL 35043

LOT 28 ACCORDING TO THE SURVEY OF FINAL PLAT OF OAKLYN HILLS PHASE 4 AS RECORDED IN MAP BOOK 36, PAGE 96, SHELBY COUNTY, ALABAMA RECORDS.

A.P.N. 14-1-11-1-006-005-000

47493518 BERRYMAN

AL

FIRST AMERICAN ELS
SUBORDINATION AGREEMENT

WHEN RECORDED, RETURN TO: FIRST AMERICAN TITLE INSURANCE CO. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

> 20130911000369180 2/2 \$18.00 Shelby Cnty Judge of Probate, AL

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