

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



20130923000381600 1/3 \$21.00
Shelby Cnty Judge of Probate, AL
09/23/2013 11:18:58 AM FILED/CERT

MIN: 100162500025307852

SUBORDINATION AGREEMENT

Record 2nd
582 51522-2251662

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This Agreement made this August 29, 2013 by Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for **FREELAND AND ROGERS LLC.**, its successors and assigns, whose address is P.O. Box 2026, Flint MI 48501-2026 (hereinafter called "Mortgagee") and **JPMORGAN CHASE BANK, N.A.** (hereinafter called "New Lender").

WHEREAS, Mortgagee is the holder of a Mortgage (hereinafter called "Mortgage") in the amount of **\$16,350.00** executed by **JEFFREY R. MURPHY, A MARRIED MAN**, dated **02/26/2007**, recorded **03/05/2007**, in **DOCUMENT #20070305000097270** in **SHELBY** County Records, State of **ALABAMA**, and covering the property described as follows:

Legal Description

Lot 1, Block 5, according to a Resurvey of Block 5 of a Resurvey of Breckenridge Park as recorded in Map Book 11, Page 18 in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Commonly known as: **1201 HILLSBORO LANE, HELENA, ALABAMA 35080**

WHEREAS, **JEFFREY R. MURPHY** has applied to New Lender for a loan in an amount not to exceed **\$81,270.00** which is to be secured by a mortgage (hereinafter called "New Mortgage") covering the above described property.

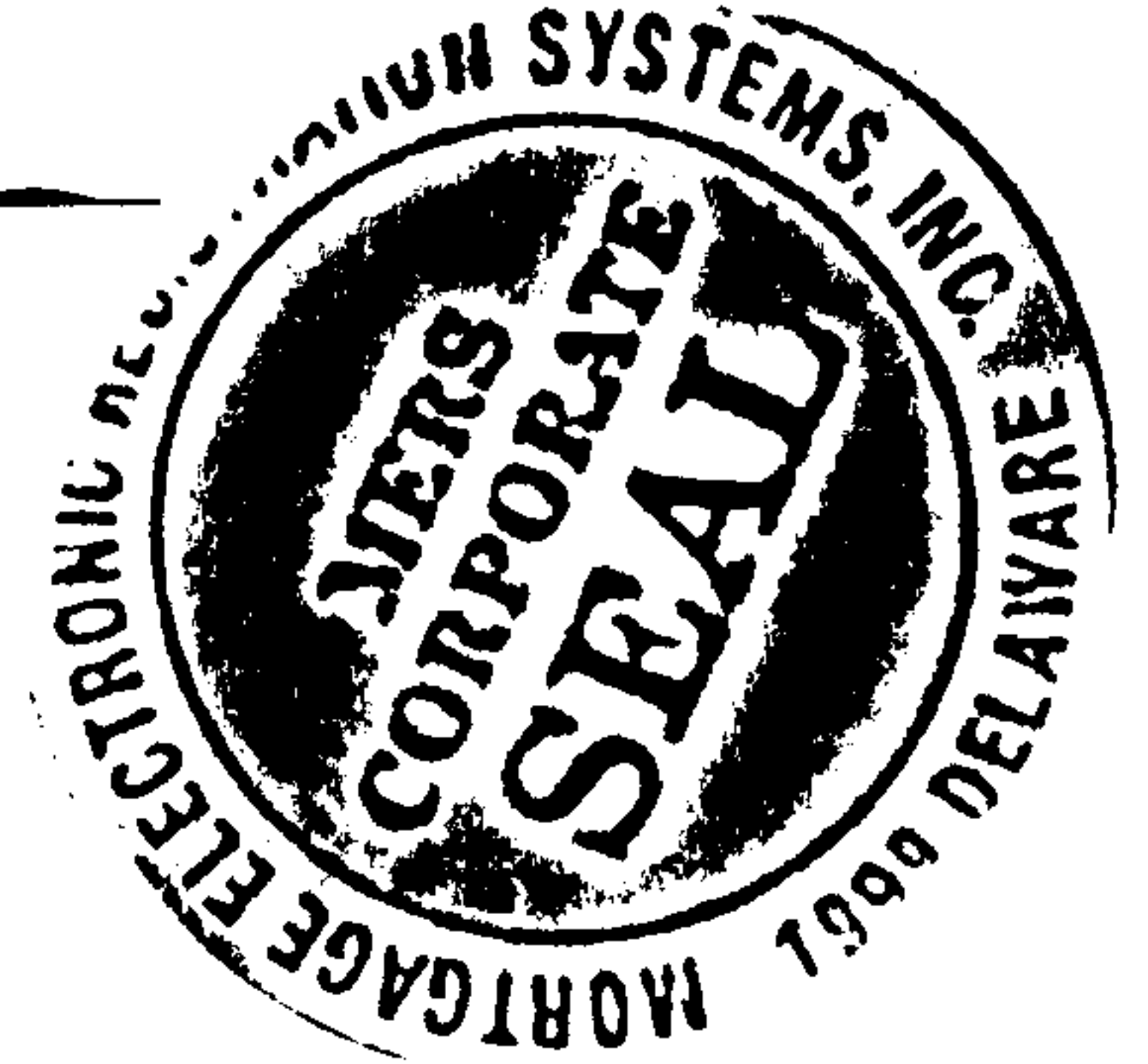
WHEREAS, it is hereby agreed that the lien of the Mortgage shall be subordinate to the lien of the New Mortgage.

Thereof, in consideration of \$1.00 and other valuable consideration, receipt whereof is hereby acknowledged, Mortgagee covenants and agrees as follows:

1. Mortgagee hereby waives the priority of the lien of the Mortgage in favor of the lien of the New Mortgage and covenants and agrees that the Mortgage is and shall be subject and subordinate to the lien of the New Mortgage.
2. Mortgagee represents and warrants that it has not assigned or transferred the Mortgage, for collateral purposes or otherwise.
3. This Agreement shall be binding upon and shall insure to the benefit of the Mortgagee and the New Lender and their respective heirs, legal representatives, successors and assigns.

Mortgage Electronic Registration Systems, Inc.

By: Christopher Gray
Christopher Gray
Its: Assistant Secretary



STATE OF OHIO)
) SS
COUNTY OF CUYAHOGA)

BEFORE ME, the undersigned, a Notary Public, in and for said County and State on this August 29, 2013, personally appeared Christopher Gray to me known to be the identical person who subscribed the name of the maker thereof to the foregoing instrument as its Assistant Secretary and acknowledged to me that he/she executed the same as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal of office the day and year last above written.

Sandra Osborne

Sandra Osborne Notary Public
Cuyahoga County, Ohio
Commission Expires: December 19, 2017
Recorded in Cuyahoga County



SANDRA OSBORNE
Notary Public, State of Ohio
My Commission Expires Dec. 19, 2017
Recorded in Cuyahoga County



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Loan 2530785

Prepared by Yecenia Mellado
~~Return to:~~ NYCB Mortgage Company, LLC
1801 E. 9TH ST. Suite 200
Cleveland, OH. 44114

Mortgage Electronic Registration Systems, MERS
P.O. Box 2026, Flint, MI 48501
888-679-6377

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 8 28 1 001 024.057

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

LOT 1, BLOCK 5, ACCORDING TO A RESURVEY OF BLOCK 5 OF A RESURVEY OF BRECKENRIDGE PARK AS RECORDED IN MAP BOOK 11, PAGE 18 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

Commonly known as: 1201 HILLSBORO LANE , HELENA, AL 35080



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