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Prepared by: Joseph Aiello

~~When recorded return to:~~

Ocwen Loan Servicing, LLC

Attn: Subordination Department

5720 PREMIER PARK DR

WEST PALM BEACH, FLORIDA, 33407

Loan Number: 8655692248

423337

Return to:

National Link

300 Corporate Center Dr.

Suite 300

Moon Township, PA 15108

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 22ND day of NOVEMBER, 2013, by PNC MORTGAGE, A DIVISION OF PNC BANK, N.A. (Lender) & The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. successor to JPMorgan Chase Bank, National Association, as Trustee for GMACM Home Equity Loan Trust 2006-HE1 (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by GMAC MORTGAGE CORP, dated 09/03/2005 and recorded 10/10/2005 among the Land Records of BIRMINGHAM, County, AL, as Instrument #20051010000526940, securing the original sum of \$33,400.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 1304 BERWICK DRIVE, BIRMINGHAM, AL 35242

See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by WANDA HANDLEY in the amount not to exceed of \$128,300.00 in favor of the lender.


NOW THEREFORE, in consideration of the covenants contained herein, the parties agree as follows:

1. Subordination. Lienholder agrees to and hereby does subordinate its second deed of trust lien in the Property to a new first deed of trust lien to be filed by Lender in order to refinance the existing first deed of trust.
2. Effect. Lender agrees that Lienholder's second deed of trust shall in no way be impaired or affected by the Agreement except that the second deed of trust lien shall stand junior and subordinate to the Lender new first deed of trust in the same manner and to the same extent as if the Lender new first deed of trust had been filed prior to the execution and recording of the Lien holder's second deed of trust.

The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. successor to JPMorgan Chase Bank, National Association, as Trustee for GMACM Home Equity Loan Trust 2006-HE1

By its attorney-in-fact Ocwen Loan Servicing, LLC


Leticia N. Arias, Contract Manager


20140122000021360 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
01/22/2014 01:24:58 PM FILED/CERT

STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss

On NOVEMBER 22, 2013 before me, the undersigned Notary Public, personally appeared Leticia N. Arias, Contract Manager for Ocwen Loan Servicing, LLC, attorney-in-fact for The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company N.A. successor to JPMorgan Chase Bank, National Association, as Trustee for GMACM Home Equity Loan Trust 2006-HE1, the signor of the within instrument, who duly acknowledged to me that he/she executed the same.


Notary Public,

Christian J. Ferrer

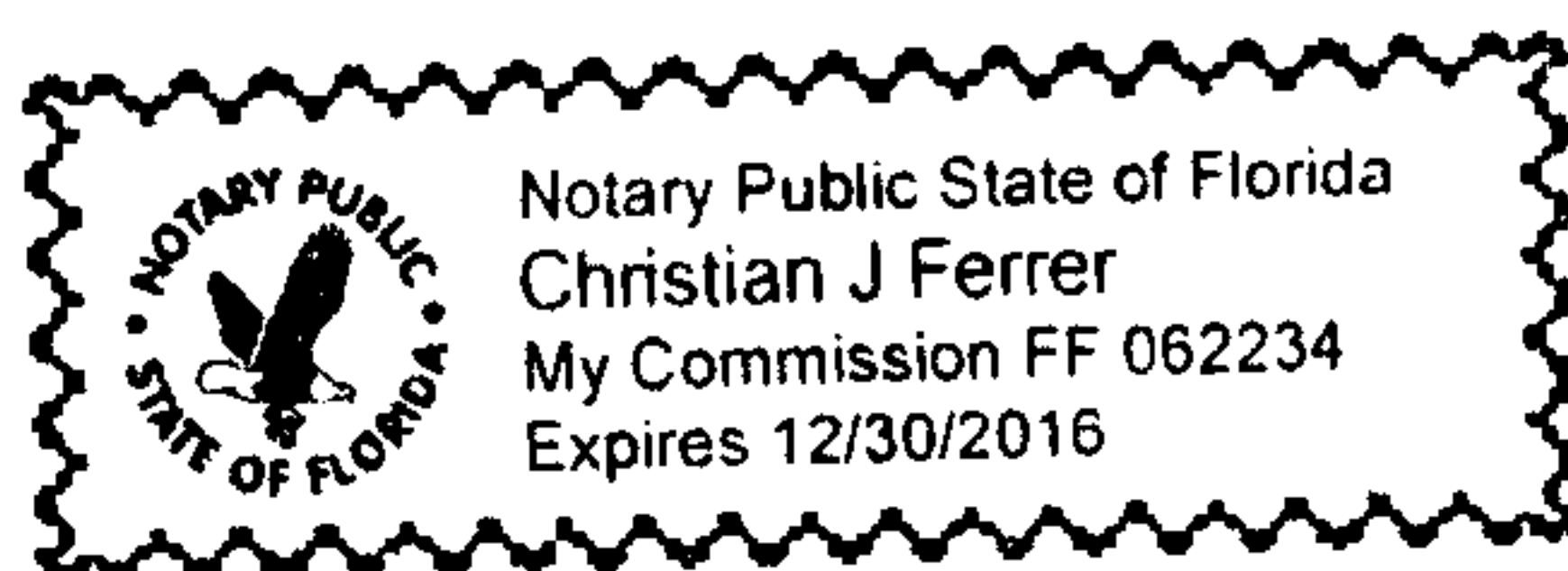


Exhibit "A"

Legal Description

ALL THAT PARCEL OF LAND IN CITY OF BIRMINGHAM, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY KNOWN AND DESIGNATED AS FOLLOWS:

LOT 53-B ACCORDING TO THE RESURVEY OF LOT 53 FIRST ADDITION TO GREYSTONE RIDGE GARDEN HOMES AS RECORDED IN MAP BOOK 16 PAGE 57 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA BEING SITUATED IN SHELBY COUNTY ALABAMA.

BY FEE SIMPLE DEED FROM EDWARD HENDERSON, UNMARRIED AS SET FORTH IN INST# 199943737 DATED 10/12/1999 AND RECORDED 10/25/1999, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

Tax ID: 03-9-32-0-003-053.000

