



20140221000048460 1/3 \$22.00
Shelby Cnty Judge of Probate, AL
02/21/2014 01:00:11 PM FILED/CERT

② 58711437-2432139

When Recorded Return To:

Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

REC 2nd
79268654-02

SUBORDINATION AGREEMENT

Loan No: 3321905617

This Agreement is made this January 22, 2014 by and between **Quicken Loans Inc.**, whose address is 635 Woodward Avenue, Detroit, MI 48226, **Mortgage Electronic Registration Systems, Inc.**, ("MERS") as nominee for **Quicken Loans Inc.**, whose address is P.O. Box 2026, Flint, Michigan 48501, (collectively referred to as "Quicken Loans") and **Mortgage Electronic Registration Systems, Inc.**, as nominee for **SunTrust Mortgage, Inc.**, a Virginia Corporation,* whose address is 1901 E Voorhees Street, Suite C, Danville, IL 61834 (the "Lienholder").
*its successors, and assigns

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$61,800.00 executed by **Chris Giles, married and spouse Tami Giles** (the "Borrower"), dated January 24, 2007 and recorded on January 29, 2007, in Instrument 20070129000042570, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 249 Thoroughbred Ln, Alabaster, AL 35007 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 99, ACCORDING TO THE MAP AND SURVEY OF SADDLE LAKE FARMS, SECOND ADDITION, PHASES 3, 4, 5, 6 AND 7, AS RECORDED IN MAP BOOK 29, PAGE 34, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

Tax ID No.: 223051991026000

WHEREAS Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$225,200.00 and dated on or about 02-10, 2014 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans covering the Property ("Quicken Loans' Lien"), and

WHEREAS Quicken Loans will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

WHEREAS Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Loan No: 3321905617

Witnesses:

Signature Kenya White

Printed Name Kenya White

Signature Warlisha Whisonant

Printed Name Warlisha Whisonant

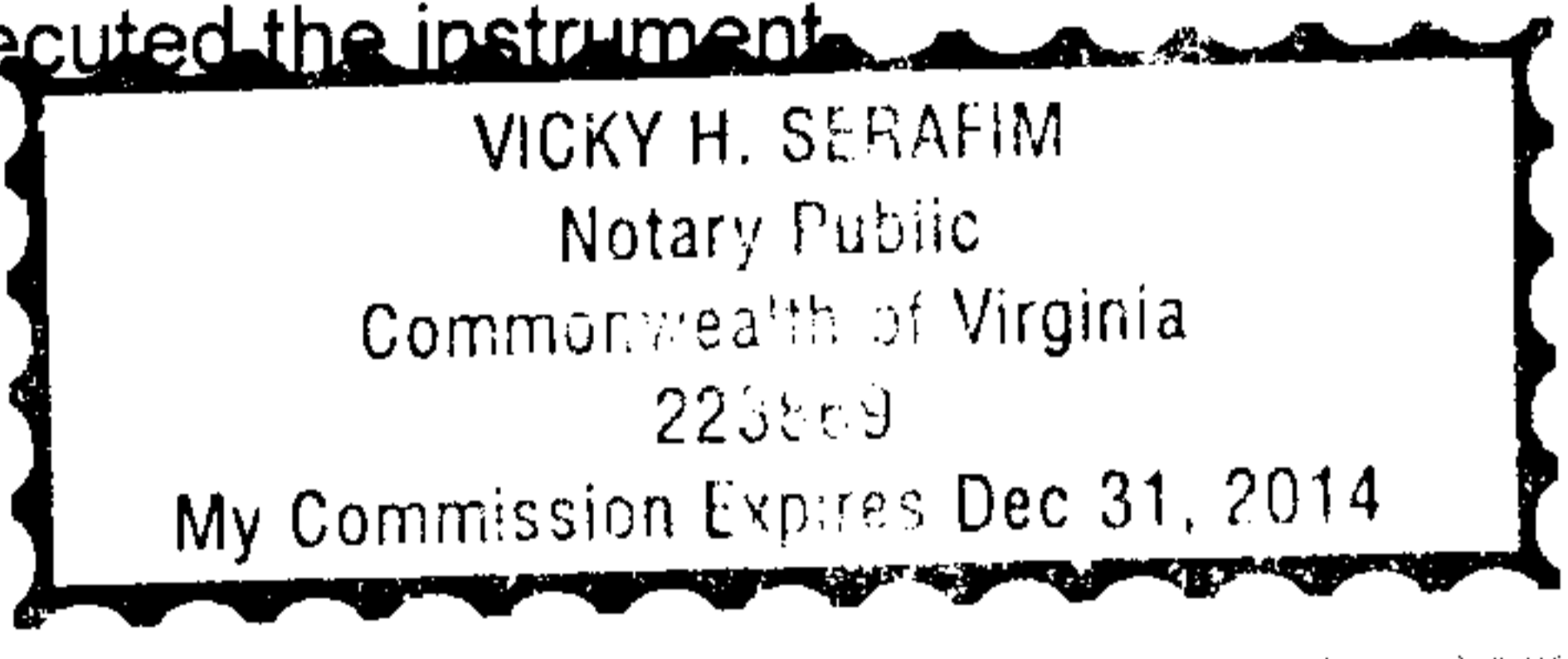
STATE OF Virginia)

ss

COUNTY OF City of Richmond)

On January 22, 2014 before me, Vicky H. Serafim (Notary Name), personally appeared Kimberly Springer, Vice President (Lienholder Representative), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Vicky H. Serafim (Notary Signature)
Notary Public, County of City of, Acting in Richmond - County:
State of Virginia
My commission expires 12-31-2014



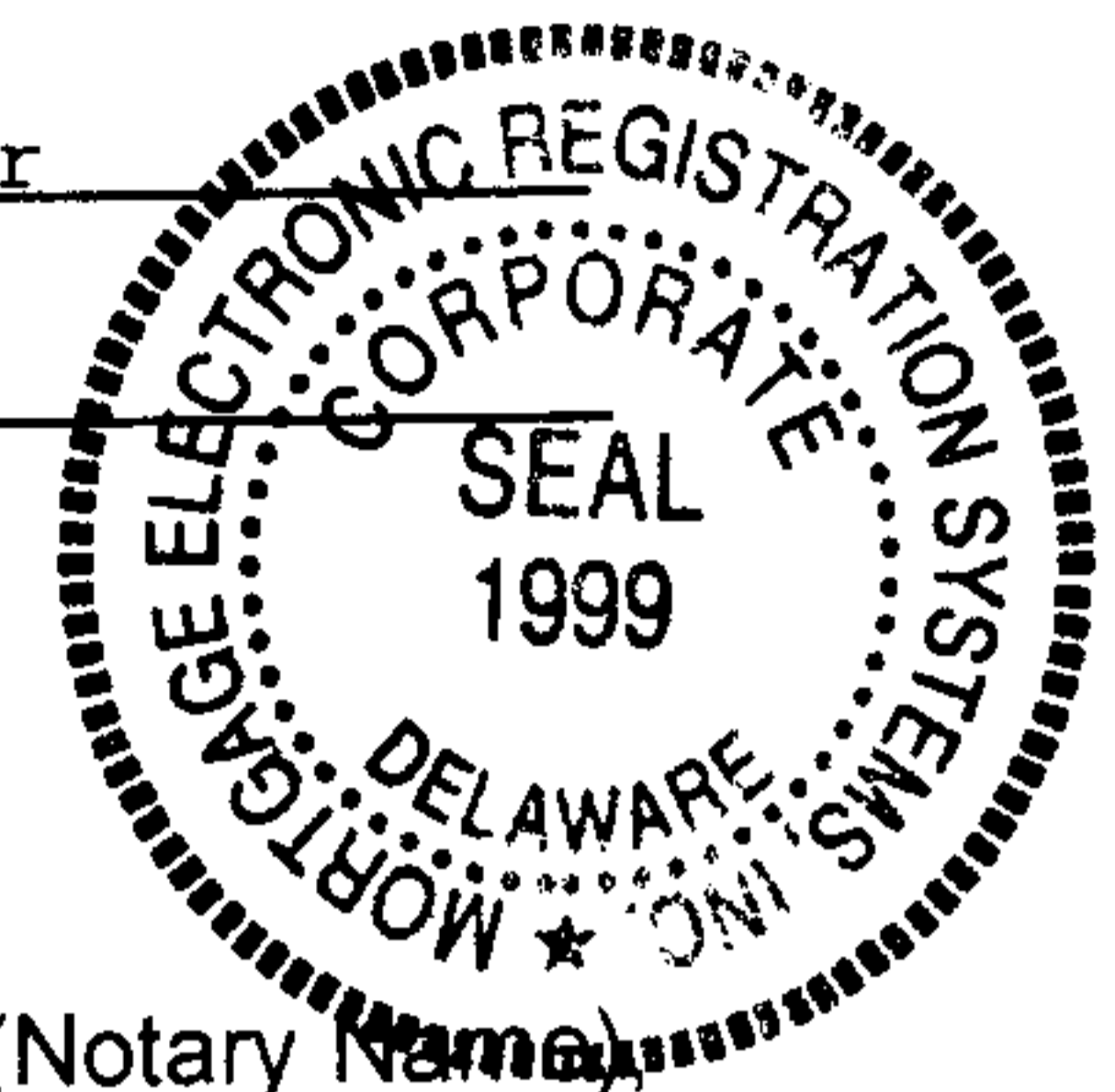
Lienholder Signature:

Kimberly Springer

Lienholder: Mortgage Electronic Registration Systems, Inc., as nominee for SunTrust Mortgage, Inc., a Virginia Corporation, its successors and assigns

Printed Name Kimberly Springer

Title Vice President



Witnesses:

Calvin W. Pietila

Printed Name Calvin W. Pietila

Harold Perkins

Printed Name Harold Perkins

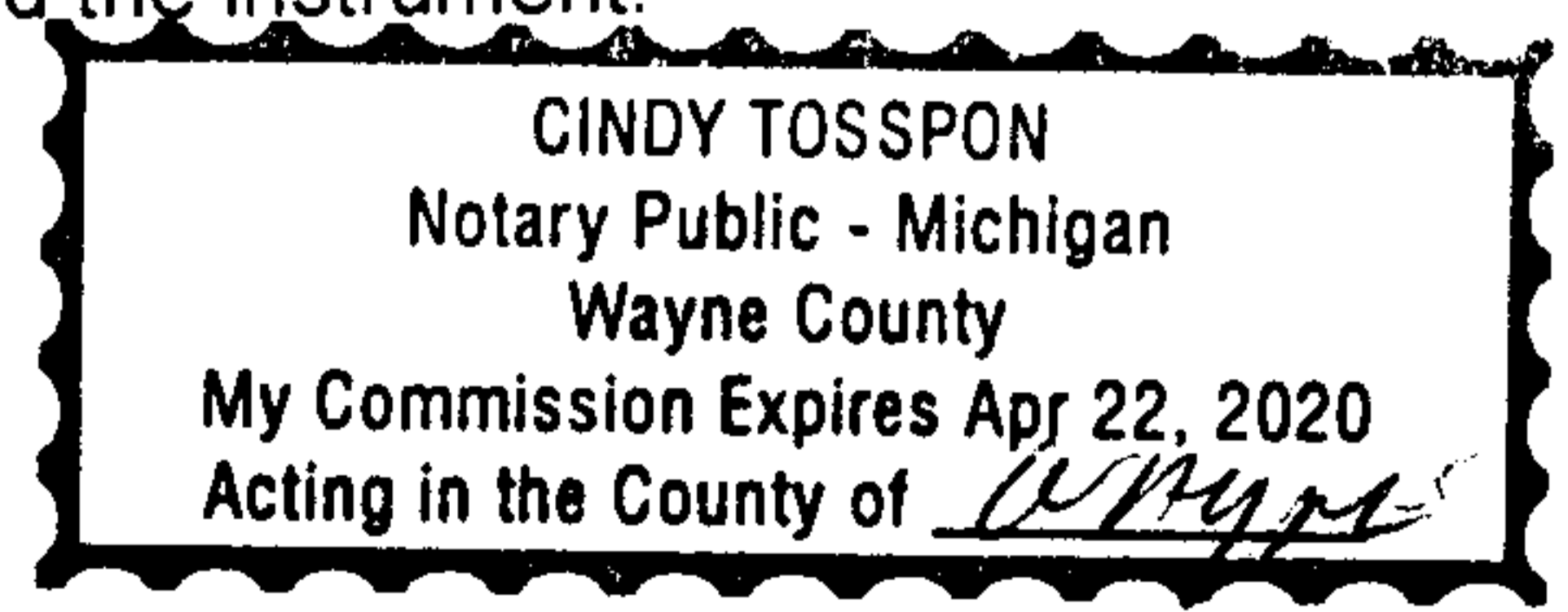
STATE OF MICHIGAN)

ss

COUNTY OF WAYNE)

On 1-24, 2014 before me, Cindy Toisson, personally appeared Joe Nelson, Quicken Loans, MERS Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Cindy Toisson
Notary Public, County of Wayne, Acting in Wayne County.
State of Michigan
My commission expires 4-22-2020



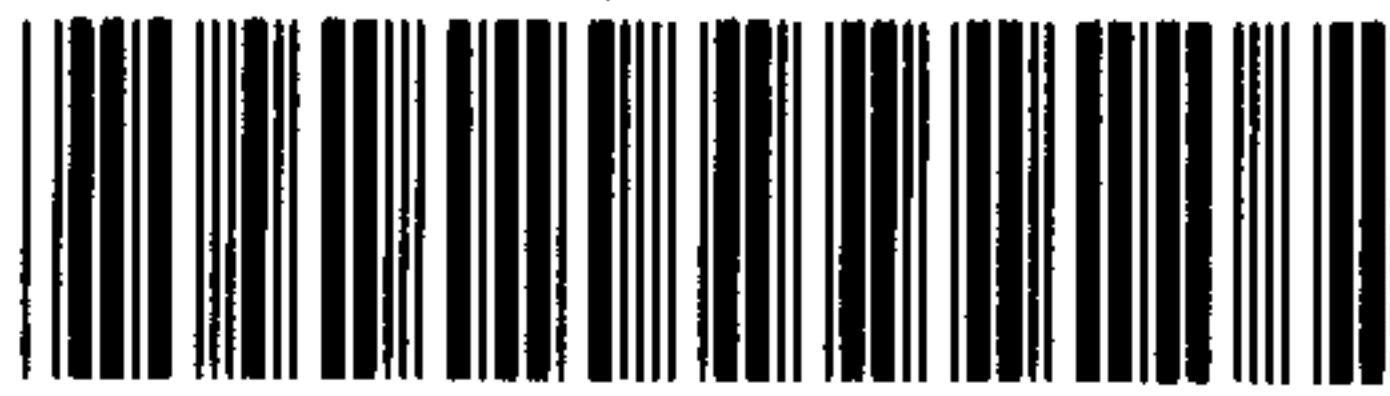
Joe Nelson

Quicken Loans Inc. and Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc.
By: Joe Nelson
Quicken Loans, MERS Assistant Secretary

This instrument drafted by and after recording return to Subordination Dept., 635 Woodward Avenue, Detroit, MI 48226

20140221000048460 2/3 \$22.00
Shelby Cnty Judge of Probate, AL
02/21/2014 01:00:11 PM FILED/CERT

MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the law of Delaware, and has a mailing address of P.O. Box 2026, Flint MI 48501-2026, and/or a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS. FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.



U04577703

1632 2/18/2014 79268654/2



20140221000048460 3/3 \$22.00
Shelby Cnty Judge of Probate, AL
02/21/2014 01:00:11 PM FILED/CERT

SUNTRUST MORTGAGE, INC.
1001 Semmes Avenue
RVW-5043 / Final Docs
Richmond, VA 23224
STM Loan Number 0041996778