

## SUBORDINATION AGREEMENT

59340214-2634901

Mortgagors: **TOMMIE R. SELF, DIVORCED**  
Mortgagee: **HOUSEHOLD FINANCE CORPORATION OF ALABAMA**

Mortgage: Dated: **08/25/2006** Recorded: **09/13/2006**

Principal Amount: **\$18,000.00** Book: Page: Instrument: **20060913000453860**

County Recorded: **SHELBY** Legal Description of Property: See Attached  
Address of Property: **139 CEDAR GROVE PARKWAY  
MAYLENE, AL 35114**

Lender (Requesting Subordination): **QUICKEN LOANS, INC., ISAOA**

KNOW ALL MEN BY THESE PRESENTS, that Mortgagee, on the date forth below, for valuable consideration paid to it in hand, the receipt of which is hereby acknowledged, hereby agrees that certain Mortgage given by Mortgagors which is more fully described above, a legal description of which is attached hereto as Exhibit A, which Mortgage constitutes a lien upon the Property above, shall hereafter be subordinate in lien priority, and distribution to the following Mortgage held by Lender named above, not exceeding the following principal amount and interest rate:

Principal Amount: **\$116,950.00** Interest Rate: **4.990%**(per year)

Dated: 8/21/14 Book: n/a Page: n/a Instrument #: 20140828000271430

County Recorded: Shelby

FURTHER, it is expressly understood and agreed that this Subordination Agreement shall not apply to any refinancing, renewal or extension of the Mortgage from Mortgagors to Lender.

Agreed to on this date: **08/01/2014**  
Mortgagee: **SPRINGLEAF MORTGAGE SERVICES, INC., as Attorney in Fact for  
HOUSEHOLD FINANCE CORPORATION OF ALABAMA**

By: CHRIS MOOREHEAD  
Title: **Assistant Vice President**

Attest: Donna Hinkle

State of: **Kentucky**  
County of: **Laurel**

On this day, 8-1-14, before me, the undersigned individual personally appeared Chris Moorehead, Who acknowledged him or herself to be the **Assistant Vice President of Springleaf Mortgage Services, Inc., as Attorney in Fact for HOUSEHOLD FINANCE CORPORATION OF ALABAMA** and that he/she, as such, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by him or herself under the title indicated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Michelle L. Gilbert  
Notary Public **MICHELLE L. GILBERT**

My Commission Expires: 3-12-16

Prepared By: **DONNA HINKLE**  
**SPRINGLEAF FINANCIAL SERVICES**  
**725 INDUSTRIAL BLVD**  
**LONDON, KY 40741**



\* 2 0 1 3 R 0 0 0 2 3 1 9 7 7 \*

RECORDER

VANDERBURGH COUNTY

Z TULEY

2013R00023197

08/26/2013

09:16AM

RECORDING FEES: \$24.00

PAGES: 7

20140903000277020 09/03/2014 04:05:22 PM SUBAGREM 2/9

## LIMITED POWER OF ATTORNEY

Dated as of July 18, 2013

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, pursuant to the terms of the Purchase Agreement, by and among SpringCastle Acquisition LLC, a Delaware limited liability company ("SpringCastle Acquisition"), HSBC Finance Corporation, a Delaware corporation, solely with respect to its obligations under Section 11.19 thereof and in its capacity as Seller Representative, and the Persons listed on Schedule 1.01(a) thereto (each, a "Seller" and, collectively, "Sellers"), made and entered into as of March 5, 2013 (the "Purchase Agreement"), Sellers agreed to sell, and SpringCastle Acquisition agreed to purchase, certain personal homeowner loans (the "Loans");

WHEREAS, SpringCastle Acquisition has assigned its rights to purchase the Purchased Assets to SpringCastle America, LLC ("America"), SpringCastle Credit, LLC ("Credit"), SpringCastle Finance, LLC ("Finance"), and Wilmington Trust, National Association, in its capacity as loan trustee to America, Credit and Finance, respectively (the "Loan Trustee," and together with America, Credit and Finance, each a "Purchaser" and together the "Purchasers"), pursuant to the Omnibus Assignment and Assumption Agreement of even date herewith (the "Omnibus Assignment and Assumption Agreement") among SpringCastle Acquisition, America, Credit, Finance and Loan Trustee, and each Purchaser has purchased the portion of the Loans at closing of the Purchase Agreement as allocated under Omnibus Assignment and Assumption Agreement;

WHEREAS, (i) America transferred all its right, title and interest to the Loans to SpringCastle America Funding, LLC ("America Funding") and Wilmington Trust, National Association, in its capacity as loan trustee to America Funding (the "America Funding Subsequent Loan Trustee"), pursuant to the Loan Purchase Agreement dated as of April 1, 2013 among America, the Initial Loan Trustee, America Funding and the America Funding Subsequent Loan Trustee (the "America Funding Loan Purchase Agreement"); (ii) Credit transferred all its right, title and interest to the Loans to SpringCastle Credit Funding, LLC ("Credit Funding") and Wilmington Trust, National Association, in its capacity as loan trustee to Credit Funding (the "Credit Funding Subsequent Loan Trustee"), pursuant to the Loan Purchase Agreement dated as of April 1, 2013 among Credit, the Initial Loan Trustee, Credit Funding and the Credit Funding Subsequent Loan Trustee (the "Credit Funding Loan Purchase Agreement"); and (iii) Finance transferred all its right, title and interest to the Loans to SpringCastle Finance Funding, LLC ("Finance Funding") and Wilmington Trust, National Association, in its capacity as loan trustee to Finance Funding (the "Finance Funding Subsequent Loan Trustee," and together with America Funding Subsequent Loan Trustee and Credit Funding Subsequent Loan Trustee, the "Subsequent Loan Trustee," and the Subsequent Loan Trustee together with America Funding, Credit Funding and Finance Funding, each a "Subsequent Purchaser" and together the "Subsequent Purchasers"), pursuant to the Loan Purchase Agreement dated as of April 1, 2013 among Finance, the Initial Loan Trustee, Finance Funding and the Finance Funding Subsequent Loan Trustee (the "Finance Funding Loan Purchase Agreement"), and together with the America Funding Loan Purchase Agreement and the Credit Funding Loan Purchase Agreement, the "Loan Purchase Agreements"), in each case effective on April 1, 2013;



WHEREAS, the Subsequent Purchasers have engaged Springleaf Consumer Loan, Inc. ("Springleaf Consumer Loan") and Springleaf Mortgage Services, Inc. ("Springleaf Mortgage Services") to perform certain servicing with respect to the Loans;

WHEREAS, at the request of the Initial Purchasers and the Subsequent Purchasers, each Seller is providing this Limited Power of Attorney to Springleaf Consumer Loan and Springleaf Mortgage Services pursuant to Section 7.18 of the Purchase Agreement;

NOW, THEREFORE, in consideration of the mutual promises, obligations and covenants contained herein and in the Purchase Agreement and for good and valuable consideration the receipt and adequacy of which is hereby acknowledged, each Seller does hereby make, constitute and appoint each of Springleaf Consumer Loan and Springleaf Mortgage Services, as such Seller's true and lawful agent and attorney-in-fact with respect to each Loan in such Seller's name, place and stead: (i) to procure, prepare, complete, execute and record any mortgage, deed of trust or similar security instrument (collectively, the "Mortgage") and any assignment of Mortgage or reconveyance instrument which is required (a) to cure any defect in the chain of title, (b) to ensure that record title to the Loan vests in the applicable Subsequent Purchaser as provided in the applicable Loan Purchase Agreements, and (c) for any other transfer of record title which is required with respect to the Loans or the underlying security interest related to each Loan; (ii) to ensure that each promissory note related to each Loan has been properly endorsed to the proper person or entity; (iii) to prepare, complete, execute, acknowledge, seal and deliver any and all instruments of satisfaction or cancellation, or of full or partial release or discharge and all other comparable instruments with respect to the Loans and (iv) to cure any other defects associated with any other document or instrument with respect to a Loan.

This Limited Power of Attorney may be utilized fully to all intents and purposes as the applicable Seller might or could do if personally present, hereby ratifying and confirming all that each of Springleaf Consumer Loan and Springleaf Mortgage Services as said attorney in fact shall lawfully do or cause to be done by virtue hereof.

## ARTICLE I

The enumeration of particular powers herein is not intended in any way to limit the grant to each of Springleaf Consumer Loan and Springleaf Mortgage Services as each Seller's attorney-in-fact of full power and authority with respect to the Loans to complete (to the extent necessary), file and record any documents, instruments or other writings referred to above as fully, to all intents and purposes, as the applicable Seller might or could do if personally present, hereby ratifying and confirming whatsoever such attorney-in-fact shall and may do by virtue hereof; provided that this instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of any Seller not specifically described herein. Each Seller agrees and represents to those dealing with such attorney-in-fact that they may rely upon this Limited Power of Attorney until termination thereof under the provisions of Article III below. Any and all third parties dealing with each of Springleaf Consumer Loan and Springleaf Mortgage Services as Sellers' attorney-in-fact may rely completely, unconditionally and conclusively on the authority of such Purchaser, as applicable, and need not make any inquiry about whether Springleaf

Consumer Loan or Springleaf Mortgage Services is acting pursuant to the Purchase Agreement. Any purchaser, title insurance company or other third party may rely upon a written statement by either Springleaf Consumer Loan or Springleaf Mortgage Services that any particular Loan or related mortgaged real property in question is subject to and included under this Limited Power of Attorney or the Purchase Agreement.

## ARTICLE II

Any act or thing lawfully done hereunder and in accordance with this Limited Power of Attorney by each Purchaser shall be binding on the applicable Seller and the applicable Seller's successors and assigns.

## ARTICLE III

The rights, power, and authority of the attorney-in-fact granted in this instrument shall commence and be in full force and effect on the date of execution and such rights, powers and authority shall remain in full force and effect until 11:59 p.m., Eastern Standard time, on April 1, 2016 (the "POA Termination Date"). This Limited Power of Attorney shall be coupled with an interest and shall be irrevocable prior to the POA Termination Date

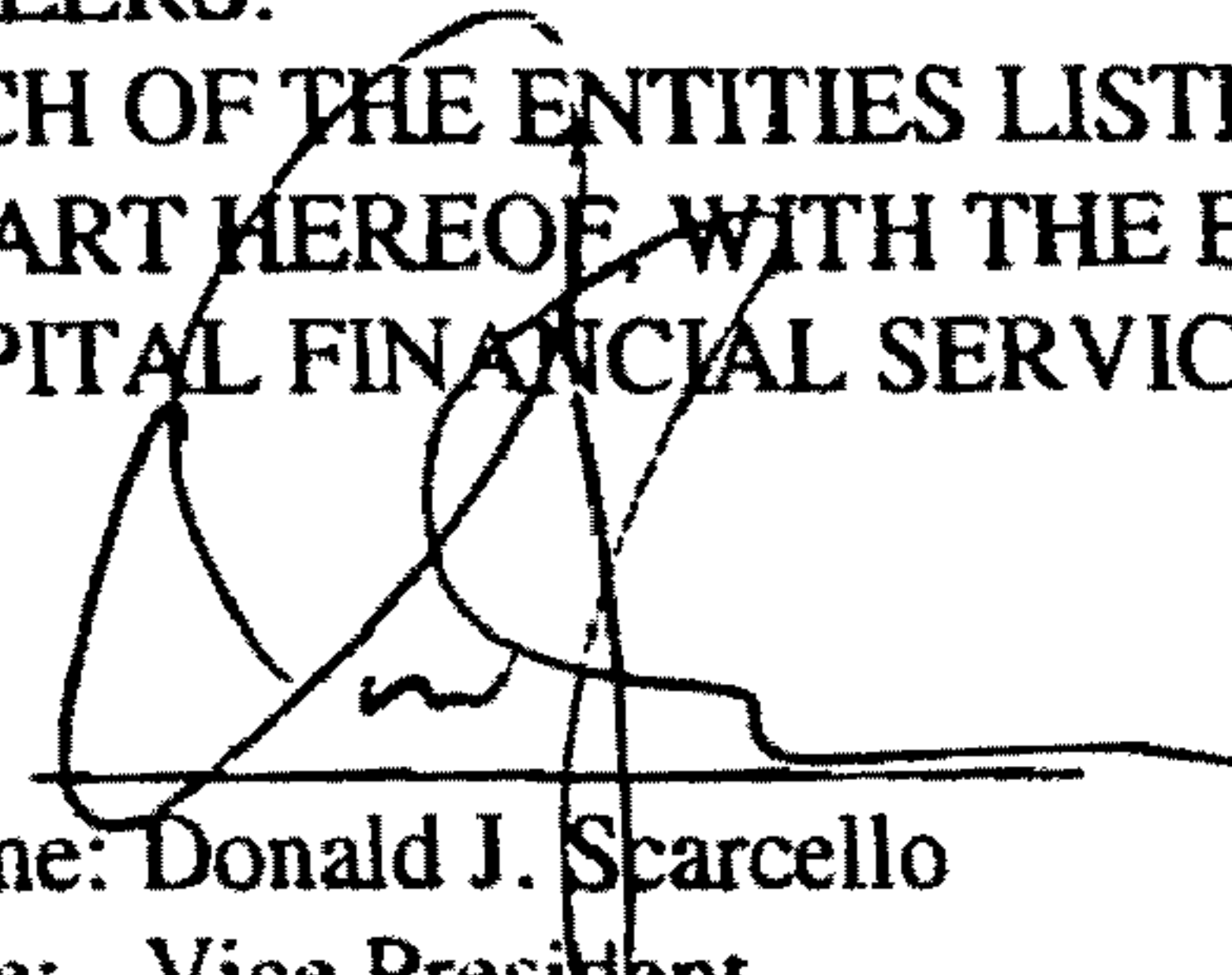
Nothing herein shall be deemed to amend or modify the Purchase Agreement or the respective rights, duties or obligations of Sellers under the Purchase Agreement, and nothing herein shall constitute a waiver of any rights or remedies thereunder.



IN WITNESS WHEREOF, Sellers have caused this instrument to be executed by its officer duly authorized as of the date first written above.

SELLERS:

EACH OF THE ENTITIES LISTED ON SCHEDULE 1 ATTACHED HERETO AND MADE A PART HEREOF, WITH THE EXCEPTION OF HSBC RETAIL SERVICES INC. AND CAPITAL FINANCIAL SERVICES INC.

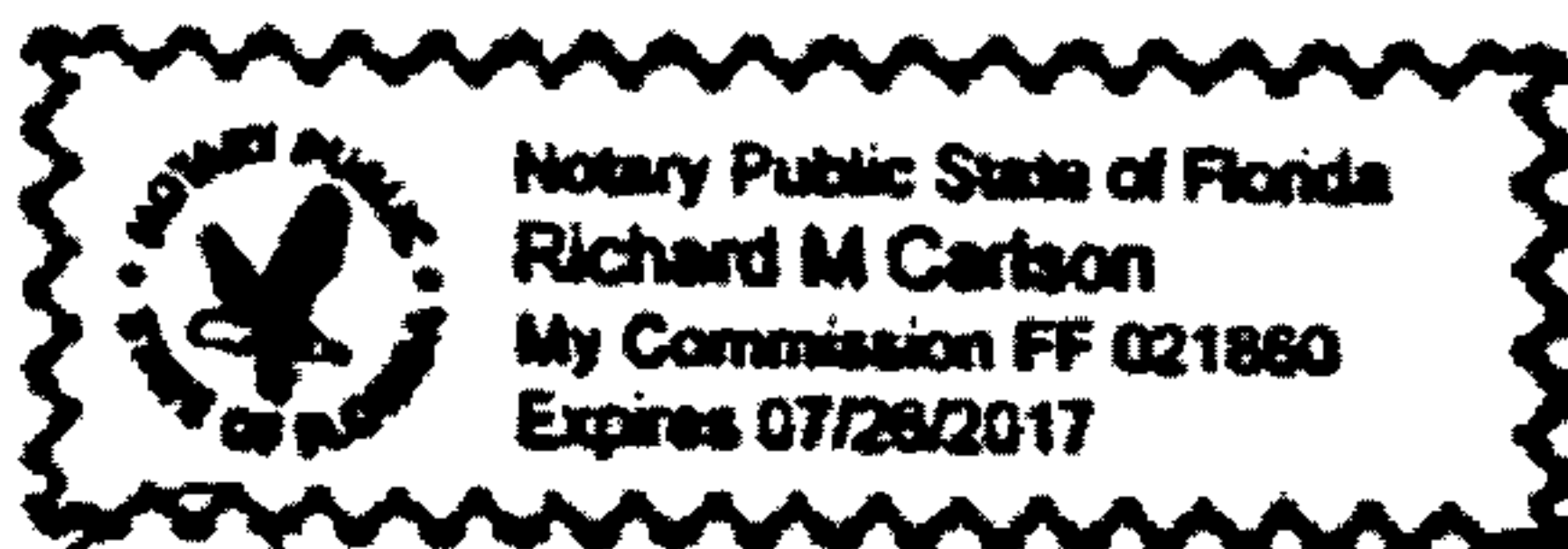
By:   
Name: Donald J. Scarcello  
Title: Vice President

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

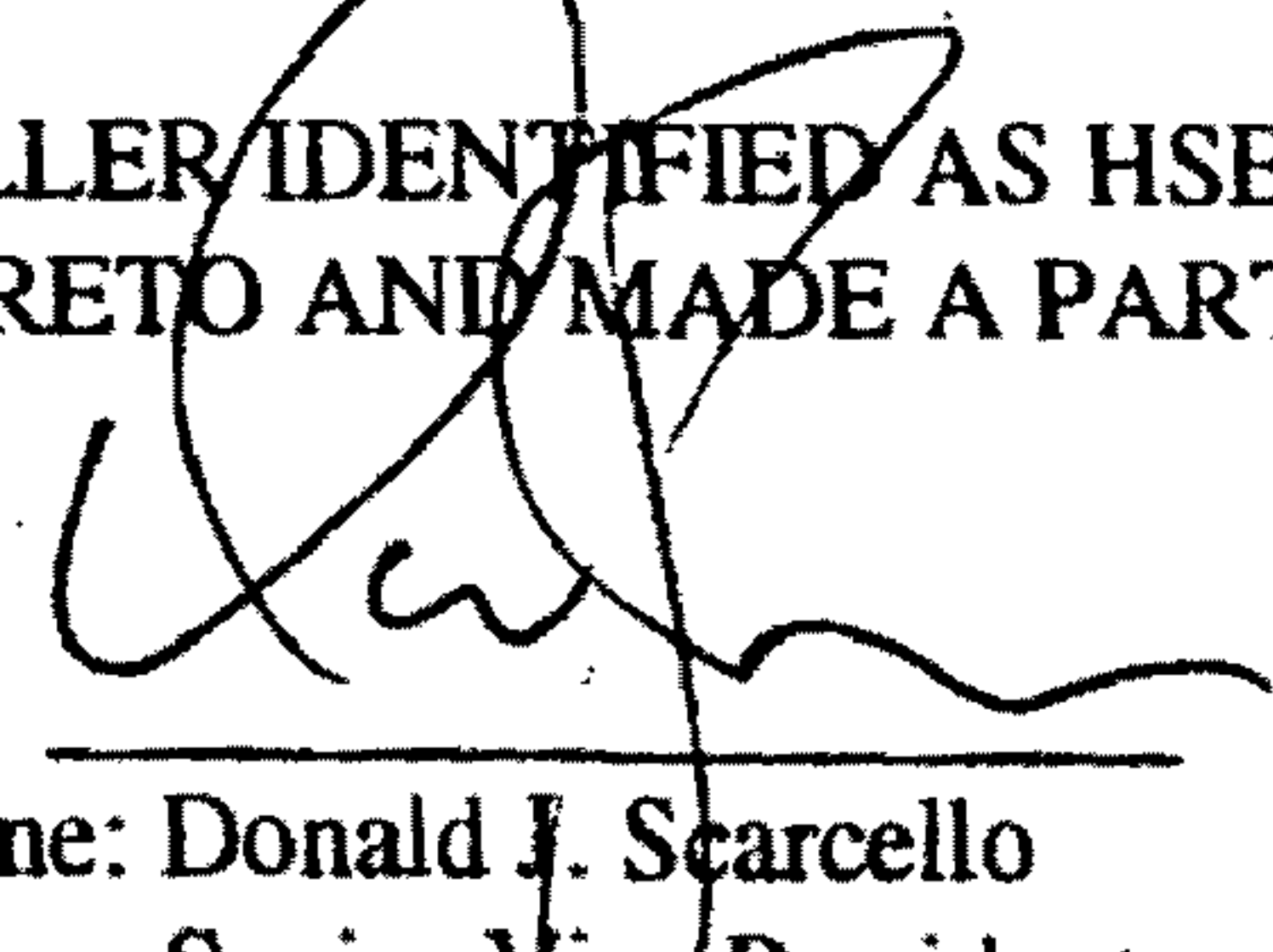
On this 30<sup>th</sup> day of July 2013, before me, a notary public in and for the State of Florida, appeared Donald J. Scarcello, who is known to me to be a Vice President of each of the entities listed on Schedule 1 attached hereto with the exception of HSBC Retail Services Inc. and Capital Financial Services Inc., and who signed his name hereto for the purposes stated herein.

[SEAL]



  
NOTARY PUBLIC

SELLER IDENTIFIED AS HSBC RETAIL SERVICES INC. ON SCHEDULE 1 ATTACHED HERETO AND MADE A PART HEREOF

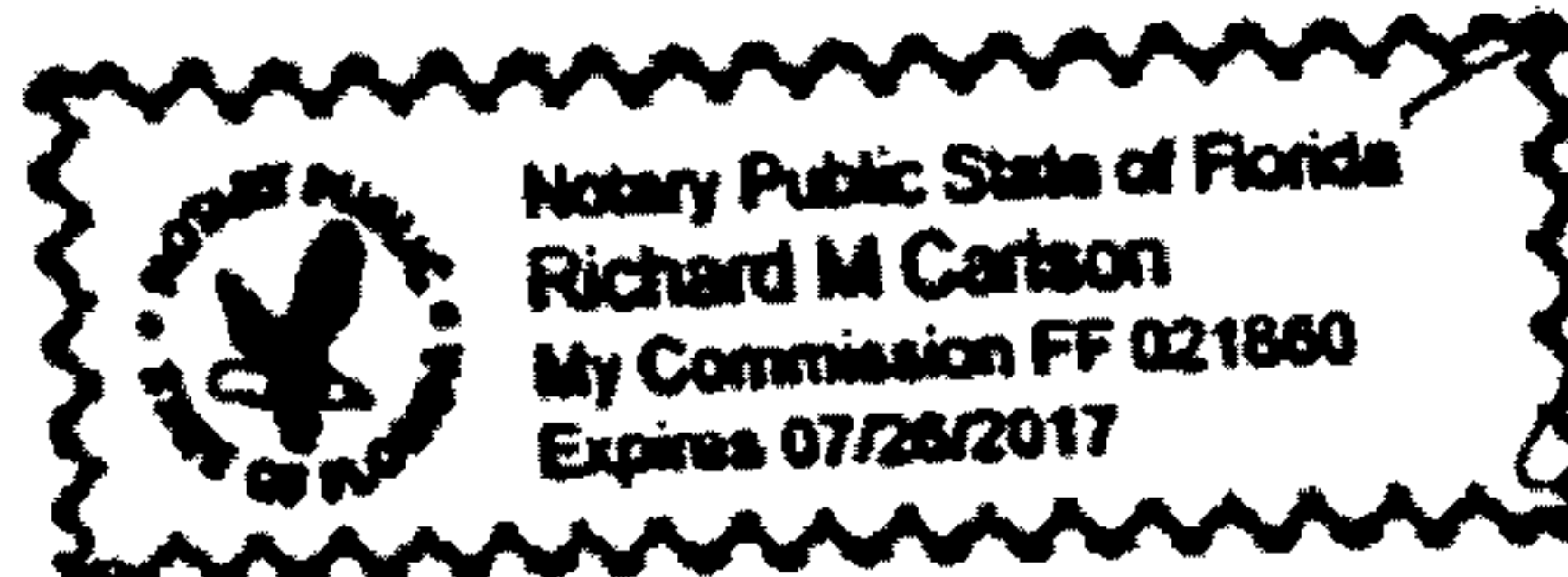
By:   
Name: Donald J. Scarcello  
Title: Senior Vice President

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

On this 30<sup>th</sup> day of July 2013, before me, a notary public in and for the State of Florida, appeared Donald J. Scarcello, who is known to me to be the Senior Vice President of HSBC Retail Services Inc., and who signed his name hereto for the purposes stated herein.

[SEAL]



  
NOTARY PUBLIC

RESTRICTED - (Signature Page to Limited Power of Attorney)

SELLER IDENTIFIED AS CAPITAL FINANCIAL SERVICES INC. ON SCHEDULE 1  
ATTACHED HERETO AND MADE A PART HEREOF

By: 

Name: Donald J. Scarcello

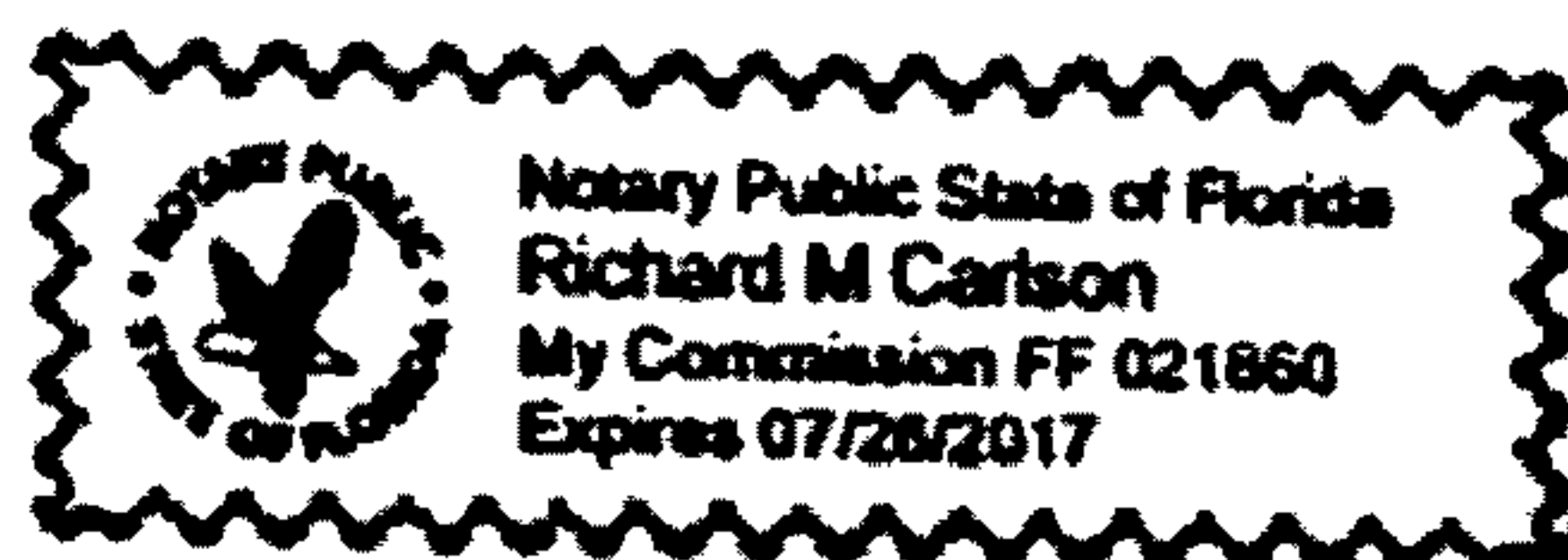
Title: Assistant Vice President

STATE OF FLORIDA

COUNTY OF HILLSBOROUGH

On this 30<sup>th</sup> day of July 2013, before me, a notary public in and for the State of Florida, appeared Donald J. Scarcello, who is known to me to be an officer of the companies stated above and identified as Sellers, and who signed his name hereto for the purposes stated herein.

[SEAL]



  
NOTARY PUBLIC



**Schedule 1**

**Sellers**

Beneficial Connecticut Inc., a Delaware corporation  
 Beneficial Consumer Discount Company, a Pennsylvania corporation  
 Beneficial Credit Services Inc., a Delaware corporation  
 Beneficial Credit Services of Mississippi Inc., a Delaware corporation  
 Beneficial Credit Services of South Carolina Inc., a Delaware corporation  
 Beneficial Financial I Inc., a California corporation, on behalf of itself and as successor by merger to the following:

Beneficial Alabama Inc.	Beneficial Arizona Inc.
Beneficial California Inc.	Beneficial Colorado Inc.
Beneficial Delaware Inc.	Beneficial Discount Co. of Virginia
Beneficial Finance Co. of West Virginia	Beneficial Finance Services, Inc.
Beneficial Georgia Inc.	Beneficial Hawaii Inc.
Beneficial Idaho Inc.	Beneficial Illinois Inc.
Beneficial Indiana Inc.	Beneficial Iowa Inc.
Beneficial Kansas Inc.	Beneficial Loan Corporation of Kentucky
Beneficial Management Corporation	Beneficial Management Institute, Inc.
Beneficial Maryland Inc.	Beneficial Mississippi Inc.
Beneficial Missouri, Inc.	Beneficial Montana Inc.
Beneficial Nebraska Inc.	Beneficial Nevada Inc.
Beneficial New Jersey Inc.	Beneficial New Mexico Inc.
Beneficial North Carolina Inc.	Beneficial Ohio Inc.
Beneficial Oklahoma Inc.	Beneficial South Carolina Inc.
Beneficial Texas Inc.	Beneficial Utah Inc.
Beneficial Vermont Inc.	Beneficial Virginia Inc.
Beneficial Washington Inc.	Beneficial Wisconsin Inc.
Beneficial Mortgage Co. of Arizona	Beneficial Mortgage Co. of Colorado
Beneficial Mortgage Co. of Connecticut	Beneficial Mortgage Co. of Georgia
Beneficial Mortgage Co. of Idaho	Beneficial Mortgage Co. of Indiana
Beneficial Mortgage Co. of Kansas, Inc.	Beneficial Mortgage Co. of Massachusetts
Beneficial Mortgage Co. of Maryland	Beneficial Mortgage Co. of Missouri, Inc.
Beneficial Mortgage Co. of Mississippi	Beneficial Mortgage Co. of North Carolina
Beneficial Mortgage Co. of Nevada	Beneficial Mortgage Co. of Oklahoma
Beneficial Mortgage Co. of South Carolina	Beneficial Mortgage Co. of Texas
Beneficial Mortgage Co. of Utah	Beneficial Mortgage Co. of Virginia

Beneficial Florida Inc., a Delaware corporation, on behalf of itself and as successor by merger to Beneficial Mortgage Co. of Florida  
 Beneficial Homeowner Service Corporation, a Delaware corporation  
 Beneficial Kentucky Inc., a Delaware corporation  
 Beneficial Loan & Thrift Co., a Minnesota corporation  
 Beneficial Louisiana Inc., a Delaware corporation, on behalf of itself and

as successor by merger to Beneficial Mortgage Co. of Louisiana  
Beneficial Maine Inc., a Delaware corporation  
Beneficial Massachusetts Inc., a Delaware corporation  
Beneficial Michigan Inc., a Delaware corporation  
Beneficial Mortgage Corporation, a Delaware corporation  
Beneficial New Hampshire Inc., a Delaware corporation on behalf of itself and  
as successor by merger to Beneficial Mortgage Co. of New Hampshire  
Beneficial New York Inc., a New York corporation  
Beneficial Oregon Inc., a Delaware corporation  
Beneficial Rhode Island Inc., a Delaware corporation, on behalf of itself and  
as successor by merger to Beneficial Mortgage Co. of Rhode Island  
Beneficial South Dakota Inc., a Delaware corporation  
Beneficial Tennessee Inc., a Tennessee corporation  
Beneficial West Virginia, Inc., a West Virginia corporation  
Beneficial Wyoming Inc., a Wyoming corporation  
Capital Financial Services Inc., a Nevada corporation  
Household Finance Consumer Discount Company, a Pennsylvania corporation  
Household Finance Corporation II, a Delaware corporation  
Household Finance Corporation III, a Delaware corporation  
Household Finance Corporation of Alabama, an Alabama corporation  
Household Finance Corporation of California, a Delaware corporation  
Household Finance Corporation of Nevada, a Delaware corporation  
Household Finance Corporation of West Virginia, a West Virginia corporation  
Household Finance Industrial Loan Company of Iowa, an Iowa corporation  
Household Finance Realty Corporation of Nevada, a Delaware corporation  
Household Finance Realty Corporation of New York, a Delaware corporation  
Household Financial Center Inc., a Tennessee corporation  
Household Industrial Finance Company, a Minnesota corporation  
Household Industrial Loan Company of Kentucky, a Kentucky corporation  
Household Realty Corporation, a Delaware corporation  
HSBC Credit Center, Inc., a Delaware corporation  
HSBC Mortgage Services Inc., a Delaware corporation  
HSBC Retail Services Inc., a Delaware corporation  
Mortgage One Corporation, a Delaware corporation



EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 23 2 04 0 002 027.000

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

LOT 49, ACCORDING TO THE SURVEY OF CEDAR GROVE AT STERLING GATE, SECTOR 1, PHASE I, AS RECORDED IN MAP BOOK 22 PAGE 92 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA, MINERAL AND MINING RIGHTS EXCEPTED.

SOURCE OF TITLE: DEED IN INSTRUMENT NO 1999-06839.

Commonly known as: 139 Cedar Grove Pkwy , Maylene, AL 35114



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
09/03/2014 04:05:22 PM  
\$39.00 CHERRY  
20140903000277020

A handwritten signature in black ink, likely of the Probate Judge, James W. Fuhrmeister.