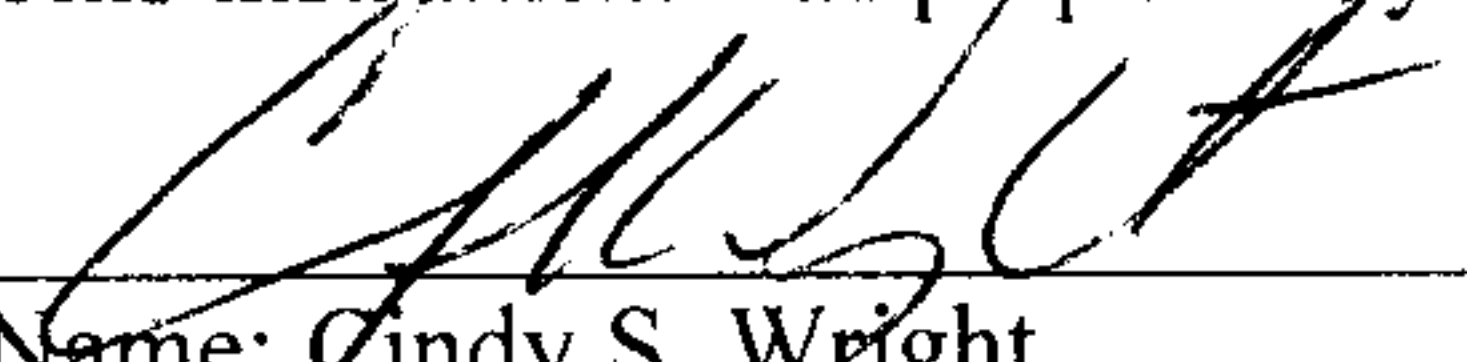


This instrument was prepared by:

  
Name: Cindy S. Wright  
Green Tree Servicing LLC  
7360 South Kyrene Road T316  
Tempe, AZ 85283

Recording Requested By & Return To:  
Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001

28633583



20140911000284930 1/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
09/11/2014 11:10:05 AM FILED/CERT

### SUBORDINATION OF MORTGAGE

Acct# 68027319

MERS Phone 1-888-679-6377  
MIN# 100015700075360301

**Subordination Agreement is null and void if: Not recorded within 90 days of effective date, corrections or changes are made or aforementioned subordination conditions are not met.**

**Effective Date:** July 28, 2014

WHEREAS, Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for Countrywide Bank, N.A., beneficiary of the Mortgage, its successors and assigns, and whose address is P.O. Box 2026, Flint, MI 48501-2026, and holder of a mortgage in the amount of \$49,950.00 dated November 30, 2006 and recorded December 5, 2006, as Instrument No. 20061205000587920, Book N/A, Page N/A, hereinafter referred to as "Existing Mortgage", on the following described property,

Property Description:

**Lot 736, according to the Final Plat of Riverwoods Seventh Sector Phase 1, as recorded in Map Book 35, Page 69, in the Probate Office of Shelby County, Alabama.**

Property Address: 426 River Oaks Lane, Helena, Alabama 35080

WHEREAS, Green Tree Servicing LLC is the servicer or sub-servicer, hereinafter referred to as "Servicer," for the note that is secured by the Existing Mortgage;

WHEREAS, David S. Gardiner and wife, Yvette E. Gardiner, as owner(s) (the "Owners") of said property desire to refinance the first lien on said property;

WHEREAS, it is necessary that the new lien to Everbank, its successors and/or assigns, which secures a note in the amount not to exceed one hundred eighty-one thousand five hundred Dollars and 00/100 (\$181,500.00), hereinafter referred to as "New Mortgage", be a first lien on the premises in question. Said New Mortgage is recorded concurrently herewith as Instrument No. \* 20140911000284920, Book \_\_\_\_\_, Page \_\_\_\_\_.

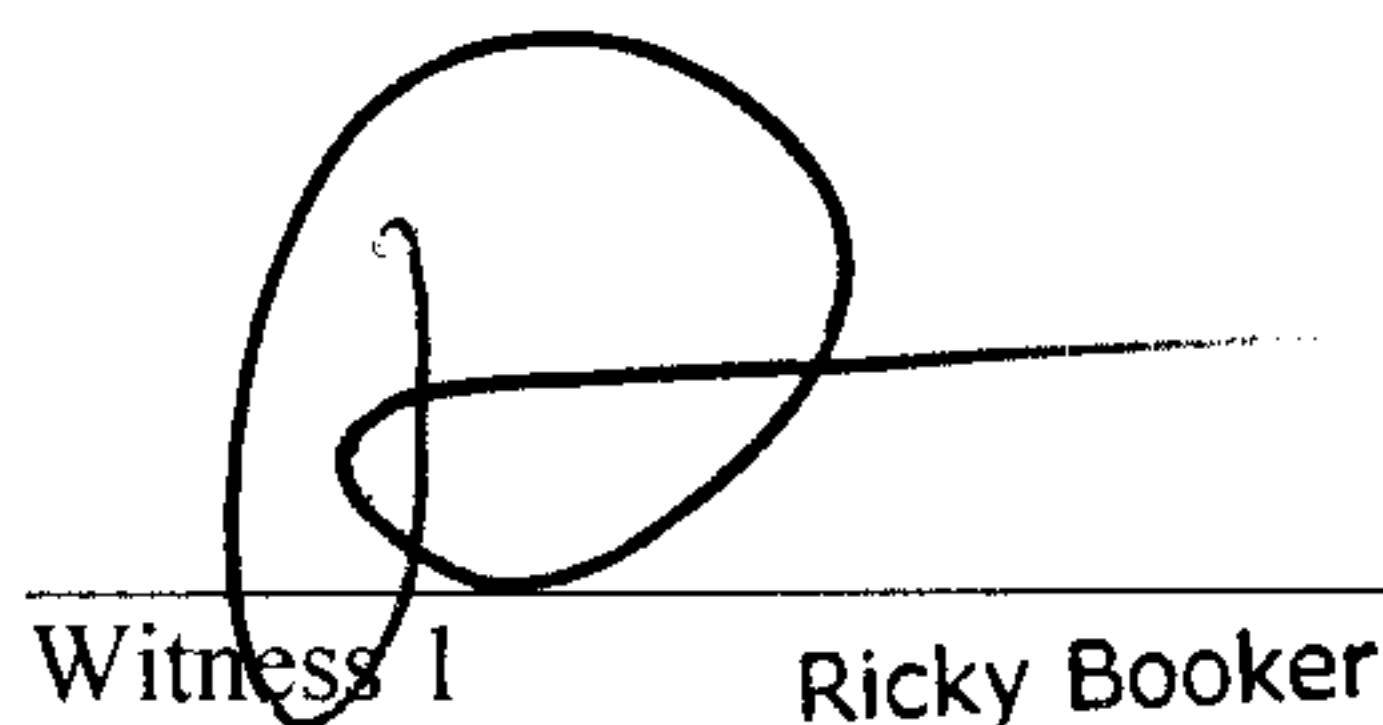
WHEREAS, MERS and the Servicer are willing to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage **with the condition that there are no funds from the closing disbursed to the Owners;**

NOW THEREFORE, in consideration of the promises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and the Servicer hereby subordinate the lien of the Existing Mortgage to the Lien of the New Mortgage conditioned upon the above-referenced provisions, so that the New Mortgage will be prior and superior in all respects and with regard to all funds advanced thereunder to the lien of the Existing Mortgage.

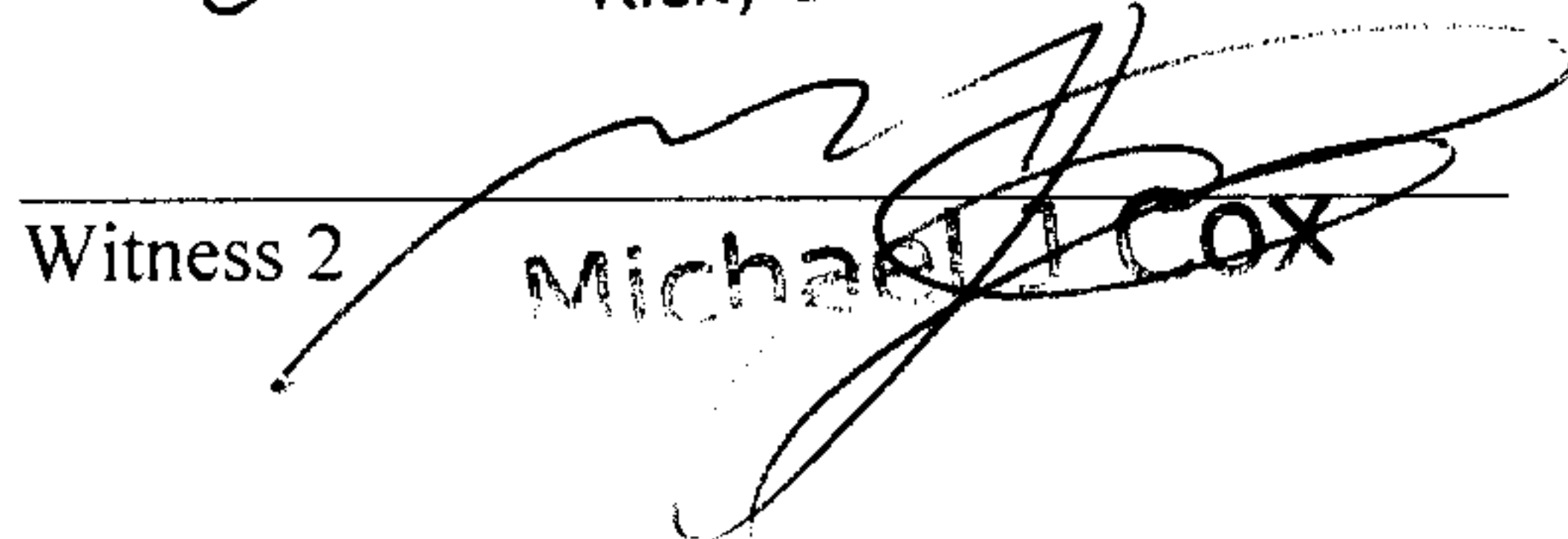
Mortgage Electronic Registration Systems, Inc.



Bryant Armentrout, Assistant Secretary



Witness 1 Ricky Booker



Witness 2 Michael Cox

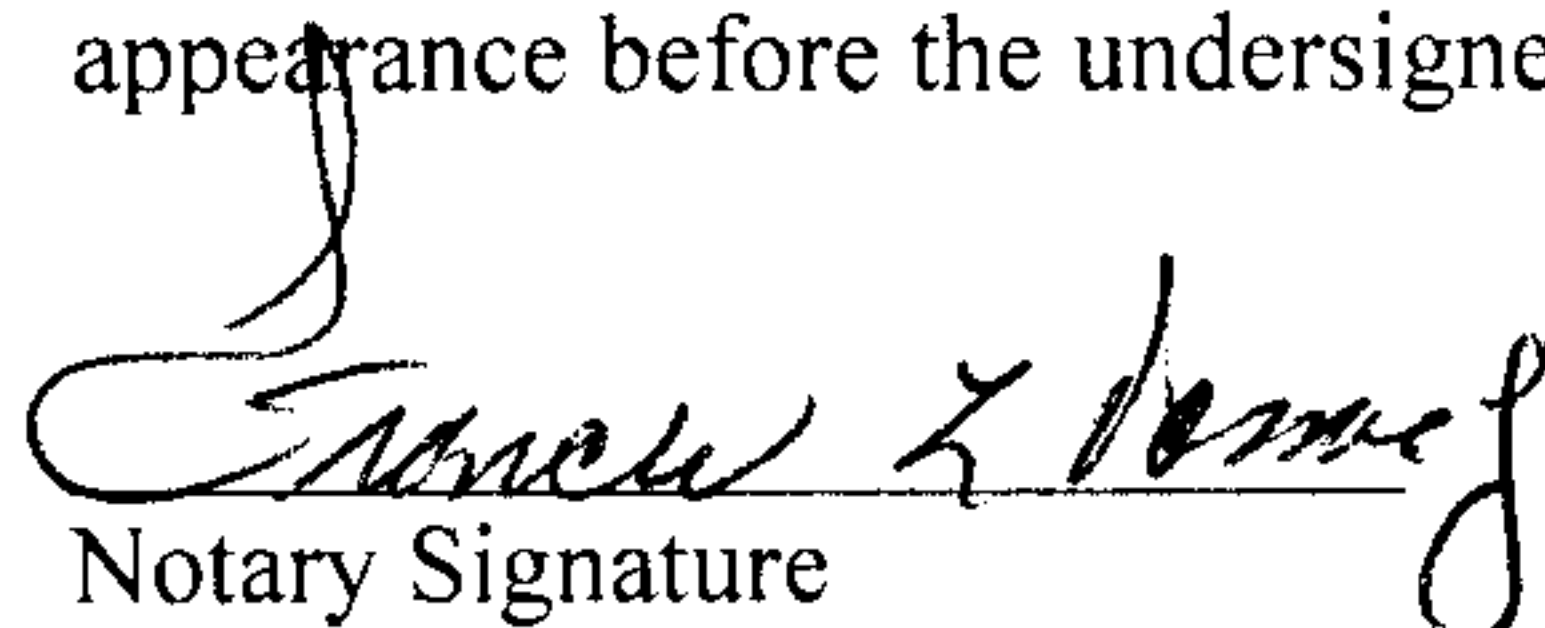
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Shelby Cnty Judge of Probate, AL  
09/11/2014 11:10:05 AM FILED/CERT

State of Arizona }  
County of Maricopa } ss.

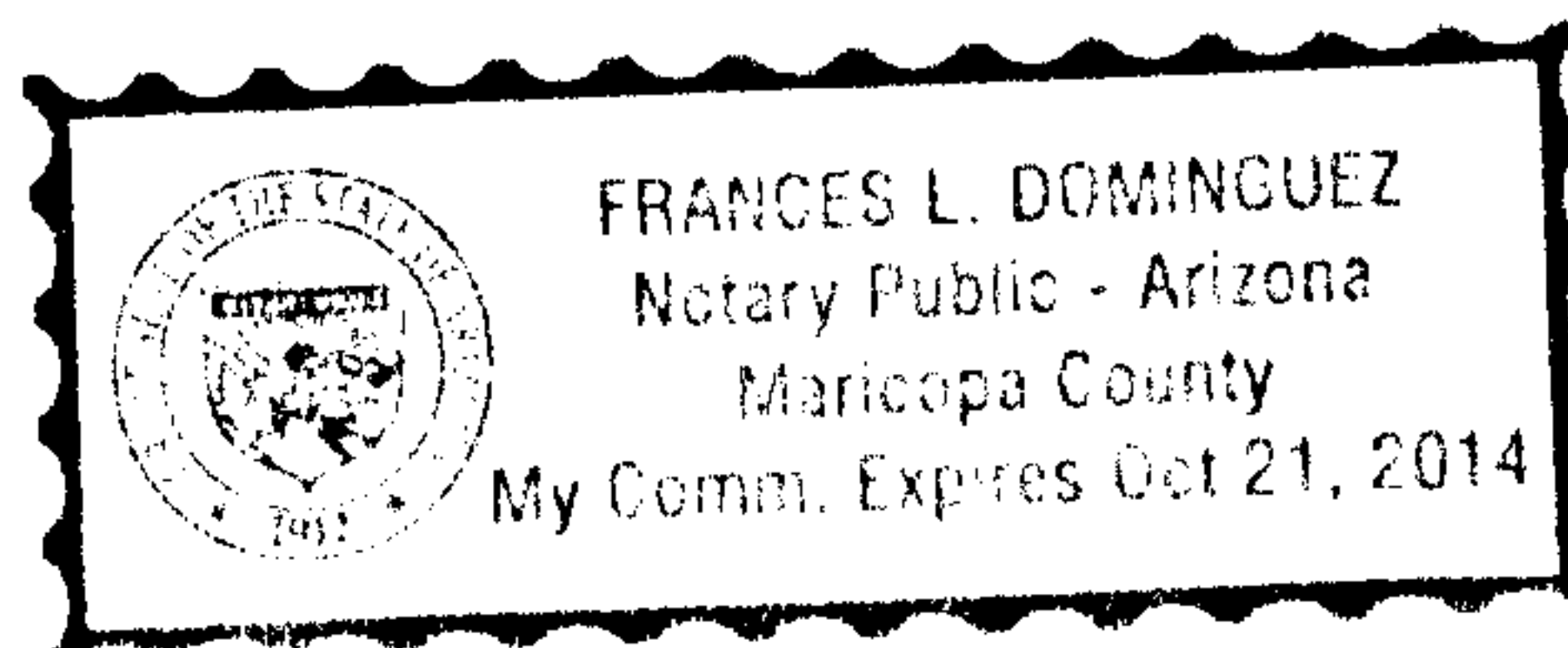
On the 27 day of July in the year 2014 before me, the undersigned, personally appeared

Bryant Armentrout

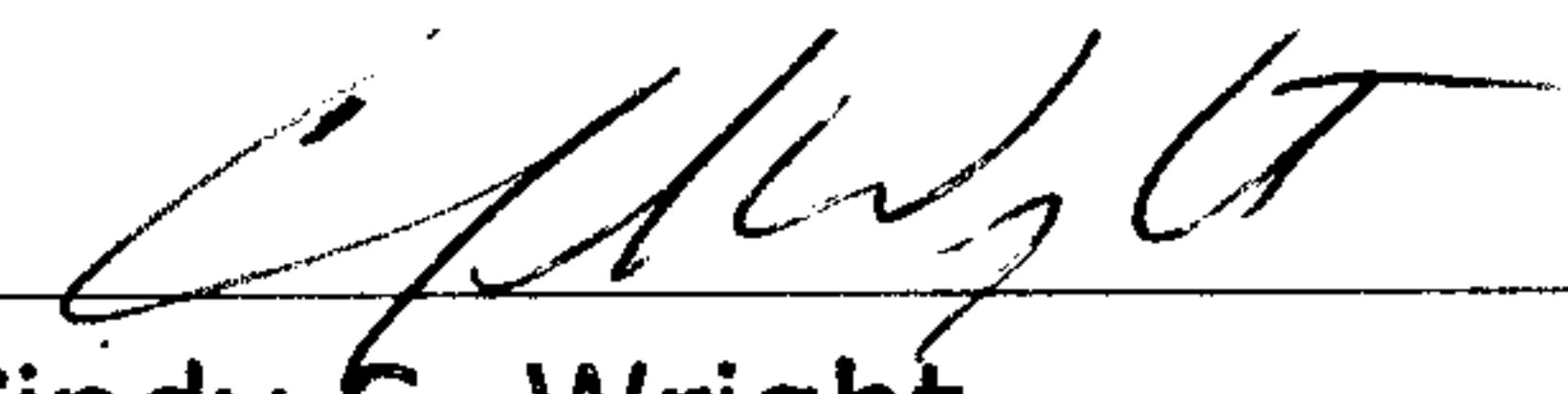
\_\_\_\_\_, Assistant Secretary of Mortgage Electronic Registration Systems, Inc., personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their/capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.

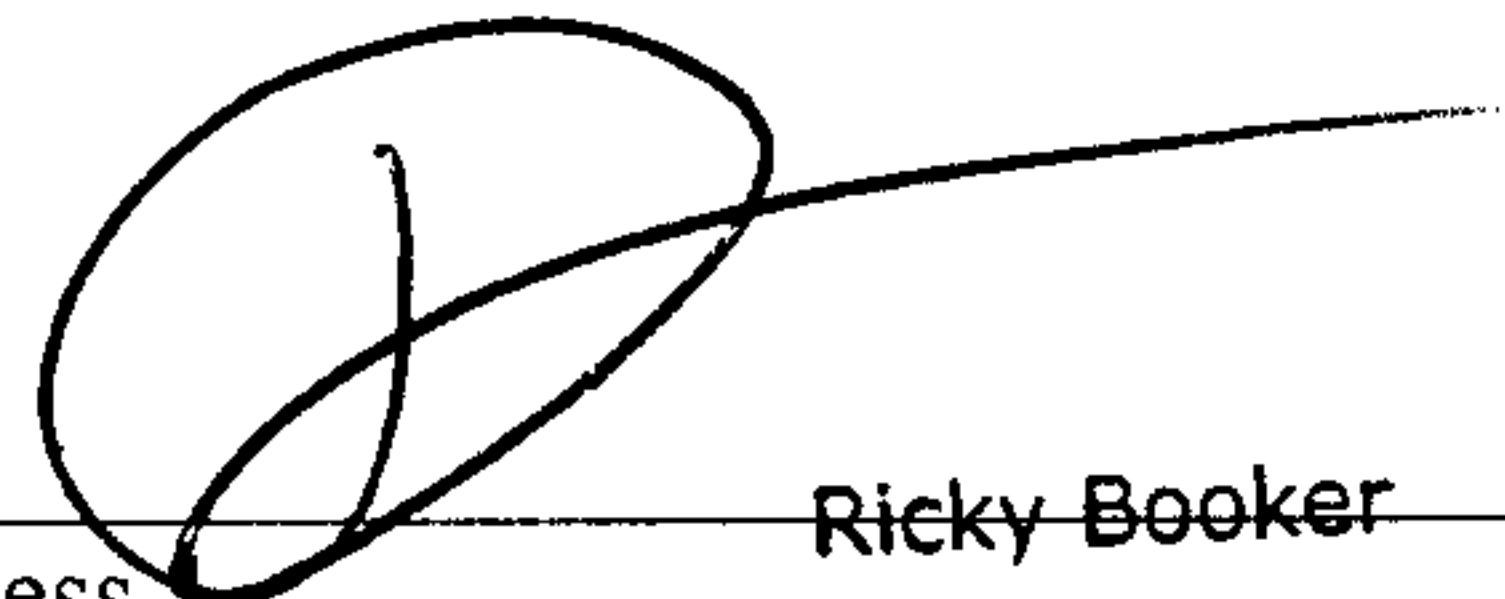


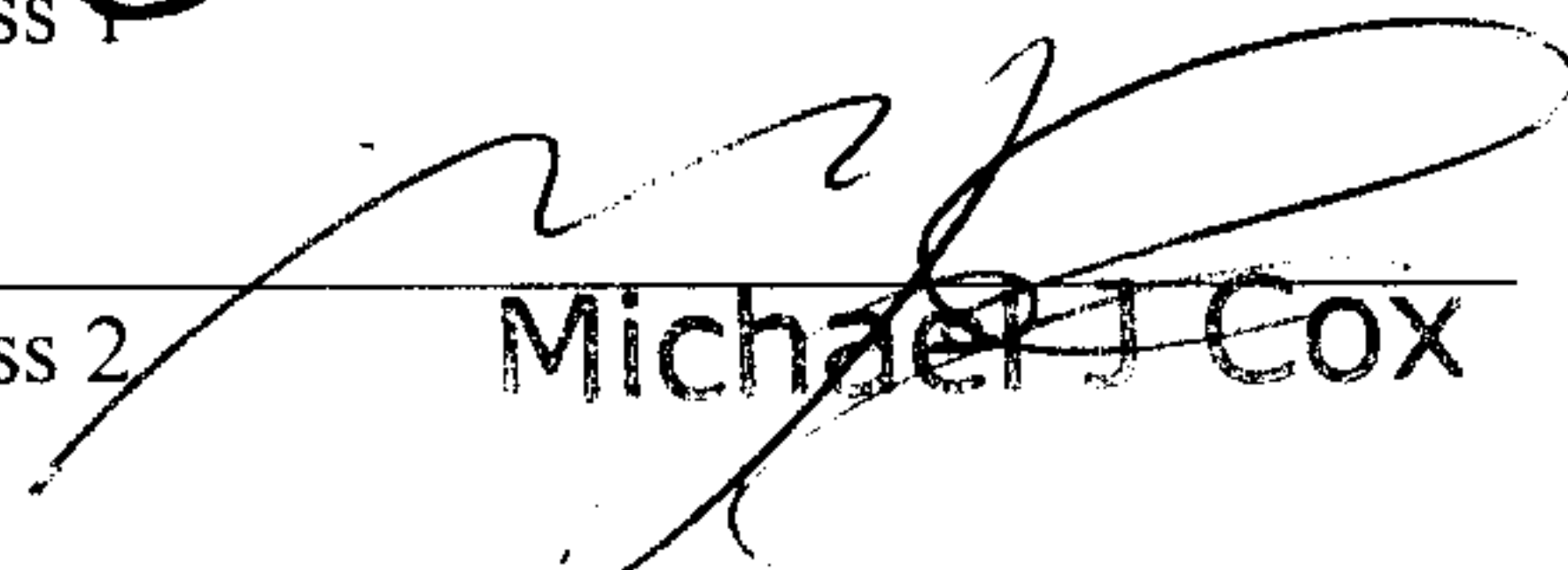
Notary Signature



Green Tree Servicing LLC

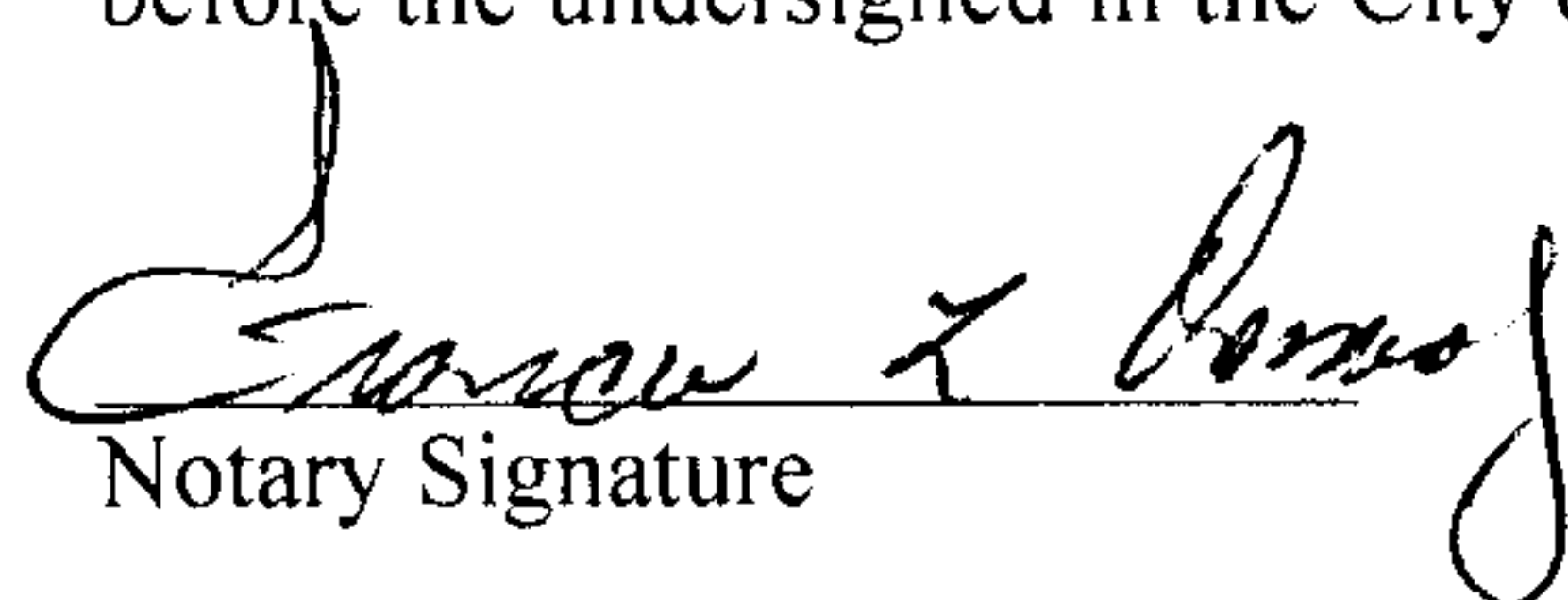
  
Cindy S. Wright, Assistant Vice President

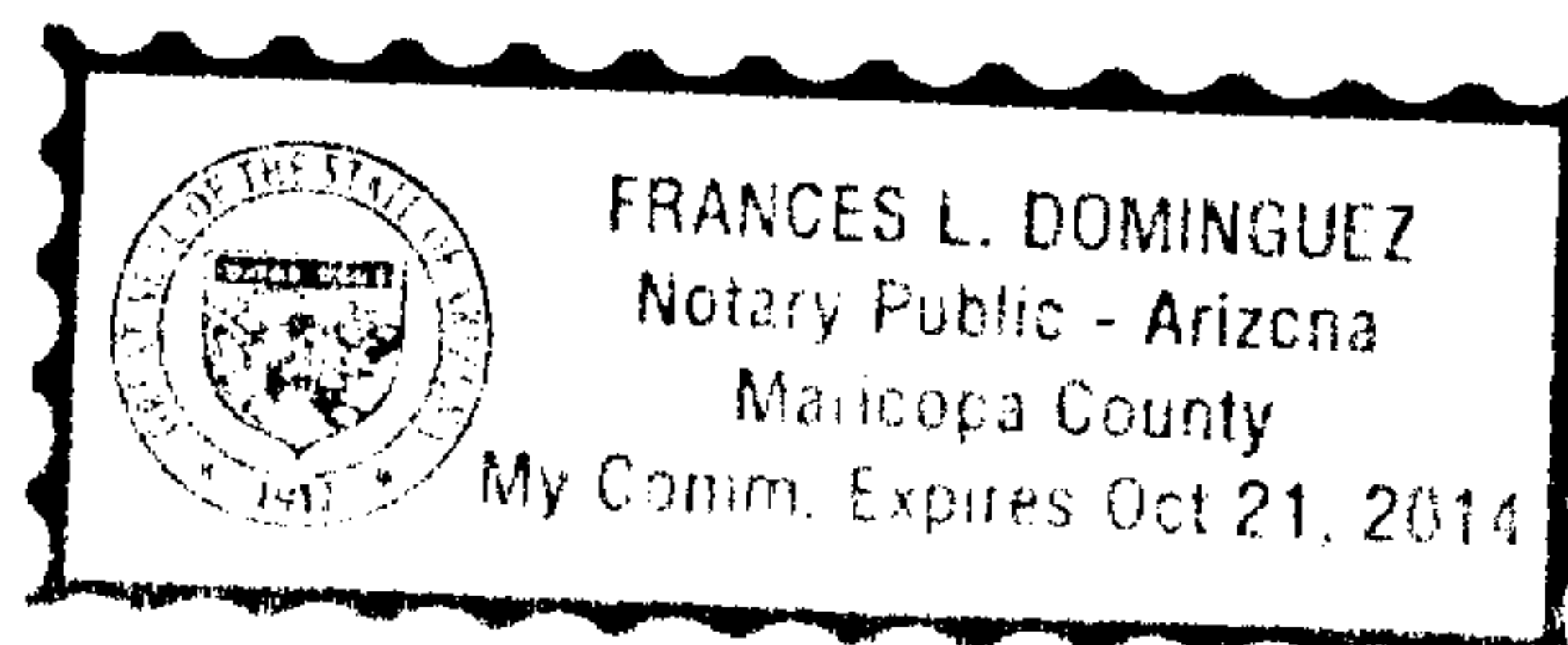
  
Witness 1 Ricky Booker


  
Witness 2 Michael J. Cox

State of Arizona }  
County of Maricopa } ss.

On the 29 day of July in the year 2014 before me, the undersigned, personally appeared Cindy S. Wright, as Assistant Vice President of Green Tree Servicing LLC, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual made such appearance before the undersigned in the City of Tempe, State of Arizona.

  
Notary Signature



  
20140911000284930 3/4 \$23.00  
Shelby Cnty Judge of Probate, AL  
09/11/2014 11:10:05 AM FILED/CERT



## Exhibit "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA AND IS DESCRIBED AS FOLLOWS:

ALL THAT PARCEL OF LAND IN CITY OF HELENA, SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 20061205000, PAGE 587890, ID# 13-4-17-0-008-036.000, BEING KNOWN AND DESIGNATED AS:

LOT 736 ACCORDING TO THE FINAL PLAT OF RIVERWOODS SEVENTH SECTOR PHASE 1 AS RECORDED IN MAP BOOK 35 PAGE 69 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.

PROPERTY COMMONLY KNOWN AS: 426 RIVER OAKS LN, HELENA, AL, 35080

BY FEE SIMPLE DEED FROM AUTHENTIC BUILDING COMPANY LLC AS SET FORTH IN INST # 20061205000 PAGE 587890 DATED 11/30/2006 AND RECORDED 12/05/2006, SHELBY COUNTY RECORDS, STATE OF ALABAMA.

