WHEN RECORDED, RETURN TO: Nationstar Mortgage LLC 2617 College Park, Subordinations Scottsbluff, NE 69361

This document was prepared by: Vincent Gonzales Document Administration Nationstar Mortgage, LLC 2617 College Park Scottsbluff, NE 69361 0612077776 Tubbs

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79372626 When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117

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SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

This Subordination Agreement is made and entered into as of the 2/5^t day of **April 2014** by and between Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., A Corporation, its successors and assigns (hereinafter "Subordinating Lienholder") Jamie A Tubbs, A Single Person (hereinafter referred to as "Borrower", whether one or more), in favor of 360 Mortgage Group, LLC, ISAOA (hereinafter "Lender").

WITNESSETH

THAT WHEREAS, Borrower did execute a mortgage, deed of trust or other security instrument (the "Prior Security Instrument") in the amount of \$16,200.00 dated February 6, 2007, in favor of Subordinating Lienholder, covering the following described parcel of real property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF. SUBJECT TO COVENENTS OF RECORD.

which Prior Security Instrument was recorded as Instrument No. 20070226000085490 in the official lien records of Shelby County, State of Alabama; and

WHEREAS, Borrower has executed or is about to execute an additional mortgage, deed of trust or security instrument (the "Current Security Instrument") securing a note not to exceed the sum of \$80,950.00, dated My, 2014, in favor of Lender payable with interest and upon the terms and conditions described therein, which Current Security Instrument is to be recorded concurrently herewith; and

WHEREAS, it is a condition precedent to obtaining said loan that the lien of such loan shall unconditionally be and remain at all times a lien or charge upon the land hereinabove described, prior and superior to the lien or charge of the loan first above mentioned; and

WHEREAS, Lender is willing to make said loan provided the Current Security Instrument securing the same constitute a lien or charge upon the above described property prior and superior to the lien or charge of the Prior Security Instrument and provided that Subordinating Lienholder will specifically and unconditionally subordinate the lien or charge of the Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender; and

WHEREAS, it is to the mutual benefit of the parties hereto that Lender make such loan to Borrower; and Subordinating Lienholder has agreed that the Current Security Instrument securing the same shall, when recorded, constitute a lien or charge upon said land which is unconditionally prior and superior to the lien or charge of the Prior Security Instrument.

NOW, THEREFORE, in consideration of the premises, and the mutual benefits accruing to the parties hereto, and for other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) Subordinating Lienholder does hereby unconditionally subordinate the lien of the Prior Security Instrument to the lien of the Current Security Instrument in favor of Lender, and all advances or charges made or accruing thereunder, including any extensions or renewals thereof.
- (2) Subordinating Lienholder acknowledges that prior to the execution hereof, Subordinating Lienholder has had the opportunity to examine the terms of Lender's Current Security Instrument, note and agreements relating thereto, consent to and approves same, and recognizes that Lender has no obligation to Subordinating Lienholder to advance any funds under its Current Security Instrument or see to the application of Lender's funds, and any application or use of such funds for purposes other than those provided for in such Current Security Instrument, note or agreements shall not defeat the subordination herein made in whole or in part.
- (3) Lender would not make its loan above described without this agreement.
- (4) This agreement shall be the whole and only agreement between the parties hereto with regard to the subordination of the lien or charge of the Prior Security Instrument to the lien or charge of the Current Security Instrument in favor of Lender above referred to, and shall supersede and preempt any prior agreements as to such subordination including, but not limited to, those provisions, if any, contained in the Prior Security Instrument, which provide for the subordination of the lien or charge thereof to any other security interest, mortgage or mortgages thereafter created.
- (5) Subordinating Lienholder is the current holder or beneficiary of the Prior Security Instrument and has full power and authority to enter into this agreement.
- (6) The undersigned signing on behalf of Subordinating Lienholder has full power and authority to execute this agreement.
- (7) The heirs, administrators, assigns, and successors in interest of the Subordinating Lienholder shall be bound by this agreement.

NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION, WHICH ALLOWS THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN, A PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPROVEMENT OF THE LAND.

IT IS RECOMMENDED THAT PRIOR TO THE EXECUTION OF THIS SUBORDINATION AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.

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20141015000326570 2/5 \$26.00 20141015000326570 Of Probate, AL

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	N TRYWIDE HOME LOANS, INC., A CORPORATION, ITS
SUCCESSORS AND ASSIGNS	
By: January Jennifer Gannon	Jamie A Tubbs
Assistant Secretary	
	S MUST BE ACKNOWLEDGED)
STATE OF NEBRASKA)	
OUNTY OF SCOTTS BLUFF)	
Mortgage Electronic Registration Systems, Inc., Corporation, its successors and assigns, personal evidence) to be the person(s) whose name(s) is/a me that he/she/they executed the same in his/her	eared before me Jennifer Gannon; Assistant Secretary for as nominee for Countrywide Home Loans, Inc., A lly known to me (or proved to me on the basis of satisfactory are subscribed to the within instrument and acknowledged to r/their authorized capacity(ies), and that by his/her/their the entity upon behalf of which the person(s) acted, executed
Witness my hand and official seal Paul A Curtis Paul A Curtis, Notary Public	GENERAL NOTARY - State of Nebraska PAUL A CURTIS My Comm. Exp. July 24, 2017 My appointment expires: July 24, 2017
State of Alabama	
County of	
On, t	pefore me,, (name of notary public)
to be the person(s) whose name(s) is/are subscribe/she/they executed the same in their authorize	Person who proved to me on the basis of satisfactory evidence bed to the within instrument and who acknowledged to me that d capacity(ies), and by his/her/their signature(s) on the of which the person(s) acted, executed the instrument.
I certify under PENALTY of PERJURY under t true and correct.	the laws of the state of Alabama that the foregoing paragraph is
WITNESS my hand and official seal.	20141015000326570 3/5 \$26.00 Shelby Cnty Judge of Probate, AL
(Signature of Notary)	10/15/2014 02:01:56 PM FILED/CERT

SUBORDINATE LIEN HOLDER

SUBORDINATE LIEN HOLDER
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., A CORPORATION, ITS
SUCCESSORS AND ASSIGNS

By: Jamie A Tubbs

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF NEBRASKA)
) SS.
COUNTY OF SCOTTS BLUFF)

Assistant Secretary

On the 2/day of April 2014, personally appeared before me Jennifer Gannon; Assistant Secretary for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., A Corporation, its successors and assigns, 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.

Witness my hand and official seal

GENERAL NOTARY - State of Nebraska
PAUL A CURTIS
My Comm. Exp. July 24, 2017

My appointment expires: July 24, 2017

Paul A Curtis, Notary Public

State of Alabama

County of SHE BY

z hafora

(name of notary public)

personally appeared <u>Jamie A Tubbs</u>, <u>A Single Person</u> who 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 who acknowledged to me that he/she/they executed the same in their authorized capacity(ies), and by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY of PERJURY under the laws of the state of <u>Alabama</u> that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

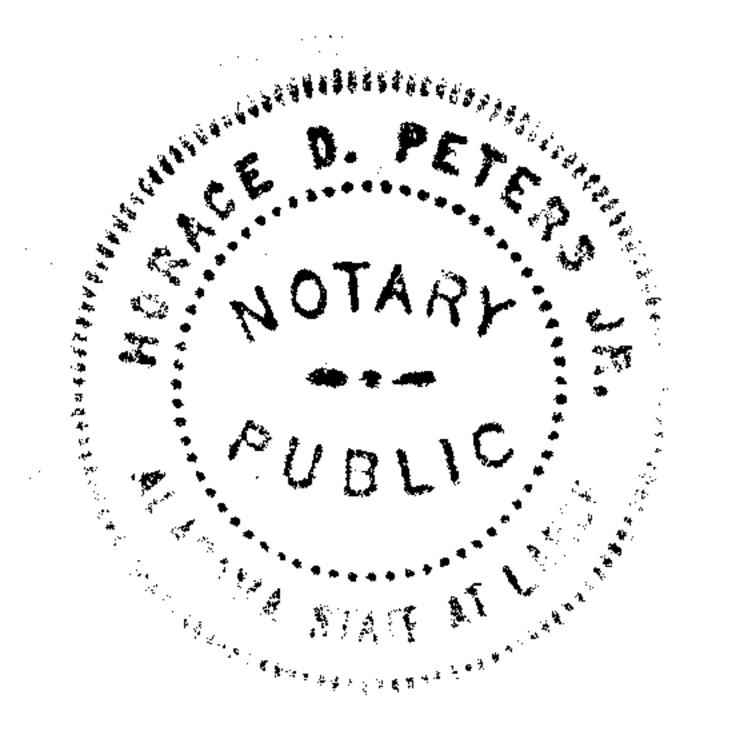
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(Signature of Notary)

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LEGAL DESCRIPTION

EXHIBIT "A"

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

LOT 2, IN BLOCK 264, ACCORDING TO THE SURVEY OF THE TOWN OF CALERA, ALABAMA, AS RECORDED BY RESURVEY OF THE ORIGINAL SURVEY OF THE TOWN OF CALERA IN PLAT BOOK 3, PAGE 123, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PARCEL ID #35-2-03-1-001-017.000

THIS BEING THE SAME PROPERTY CONVEYED TO JAMIE A. TUBBS AND FRANCES M. TUBBS, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF THEM, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE FROM ROBERT L. AUSTIN, A MARRIED MAN IN A DEED DATED AUGUST 31, 2005 AND RECORDED SEPTEMBER 7, 2005 AS INSTRUMENT NO. 20050907000459770. AS AFFECTED BY DEATH CERTIFICATE FOR FRANCE M. TUBBS WHO LEFT THIS LIFE ON OCTOBER 10, 2009 IN THE TOWN OF ALABASTER, AL. TITLE NOW VESTS SOLELY IN JAMIE A. TUBBS.

Property Commonly Known As: 1850 21st Avenue Calera, AL 35040

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