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SUBAGREM 1/5

Prepared by:
Law Offices of Lauren Sonnier, PLLC
P.O. Box 1516
Ocean Springs, MS 39566
228-327-1424

Return to:
First American Title Insurance Company
Attn: National Recording
1100 Superior Avenue, Suite 200
Cleveland, OH 44114

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

Subordinating Lender:

Mortgage Electronic Registration Systems, Inc., as Nominee for (Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.)) its Successors and Assigns(hereinafter referred to as "Homecomings")

800 Corporate Drive, Suite 424
Ft. Lauderdale, FL 33334
(888) 679-6377
MIN# 100062604729433153

Sheila Ray and (hereinafter referred to as "Property Owners")
648 Crosscreek Trail
Pelham, AL 35124
() -

and New Lender:

Green Tree Servicing, LLC (hereinafter referred to as "Green Tree")

Indexing Instructions: Lot 12, Block 1, according to Cahaba Valley Estates,
Seventh Sector

WITNESSETH:

WHEREAS, Property Owners own certain property described in Exhibit A

and;

WHEREAS, Property Owners have given a Mortgage and Note to Homecomings which Mortgage and Note is in the principal amount of Seventeen Thousand Dollars and No Cents (\$17,000.00) and recorded on March 22, 2007 as Instrument No. 20070322000130450 in the office of the Chancery Clerk of SHELBY County, Alabama; and

WHEREAS, Property Owners have applied to Green Tree for a loan to be made to Property Owners and to be evidenced by a promissory note secured by a Mortgage and Note covering certain real property described in Exhibit A, which property is currently subject to the prior lien of the Mortgage and Note to Homecomings. Green Tree will make such loan to Property Owners only on the condition precedent that such Mortgage and Note to Homecomings be subordinated to the lien of the Mortgage and Note described below to be given by Property Owners to Green Tree.

WHEREAS, in order to accommodate said loan by Green Tree, Homecomings has agreed to entered into this subordination agreement thereby placing Green Tree into a first lien position; and

WHEREAS, the parties have entered into this Subordination Agreement to evidence their understanding.

NOW THEREFORE, BE IT KNOWN, for and in consideration of the mutual promises and covenants contained herein and certain other good and valuable considerations, the receipt and sufficiency of which the parties acknowledge, Homecomings does hereby declare its indebtedness and the Mortgage and Note securing same to be subordinate to the lien of Green Tree in that ^{*}Mortgage and Note in an amount not to exceed One Hundred Thirty-Four Thousand Seven Hundred Dollars and No Cents (\$134,700.00) and dated 11/24/14, 2013.

** Recording concurrently herewith*

NOW THEREFORE, BE IT FURTHER KNOWN, that the above mentioned Mortgage and Note executed by Property Owners in favor of Homecomings in the principal amount of Seventeen Thousand Dollars and No Cents (\$17,000.00) and recorded on March 22, 2007, as Instrument No. 20070322000130450 in the office of the Chancery Clerk of SHELBY County, Alabama is hereby made subordinate to that certain Mortgage and Note executed by Property

Owners in favor of Green Tree in that Mortgage and Note in an amount not to exceed One Hundred Thirty-Four Thousand Seven Hundred Dollars and No Cents (\$134,700.00) and dated _____, 2013. It is the intent of this instrument and the parties that the Mortgage and Note in favor of Green Tree in that Mortgage and Note in an amount not to exceed One Hundred Thirty-Four Thousand Seven Hundred Dollars and No Cents (\$134,700.00) and dated _____, 2013, is to be a first lien on the subject property and will at all times be superior and prior to the Mortgage and Note in favor of Homecomings in the principal amount of Seventeen Thousand Dollars and No Cents (\$17,000.00) and recorded on March 22, 2007, as Instrument No. 20070322000130450 in the office of the Chancery Clerk of SHELBY County, Alabama.

WITNESS MY SIGNATURE, on this the 10 day of January, 2014

Mortgage Electronic Registration Systems, Inc., as Nominee for (Homecomings Financial, LLC (f/k/a Homecomings Financial Network, Inc.)) its Successors and Assigns

By:

Its:

Keith E. Mink
Keith E. Mink
Assistant Secretary

STATE OF Colorado

COUNTY OF Douglas

Personally appeared before me, the undersigned authority in and for said state and county, Keith E Munch who is Assistant Secretary *, a corporation, who acknowledge that he/she signed, executed, sealed and delivered the above and foregoing subordination agreement on the day and year therein mentioned for and on behalf and as the act and deed of said corporation, they being duly authorized so to do.

* Mortgage Electronic Registration Systems Inc
Given under my hand and official seal on this 10 day of January
A.D. 2014.

Kristin M. Gillespie
Notary Public

My Commission Expires:

6/15/16

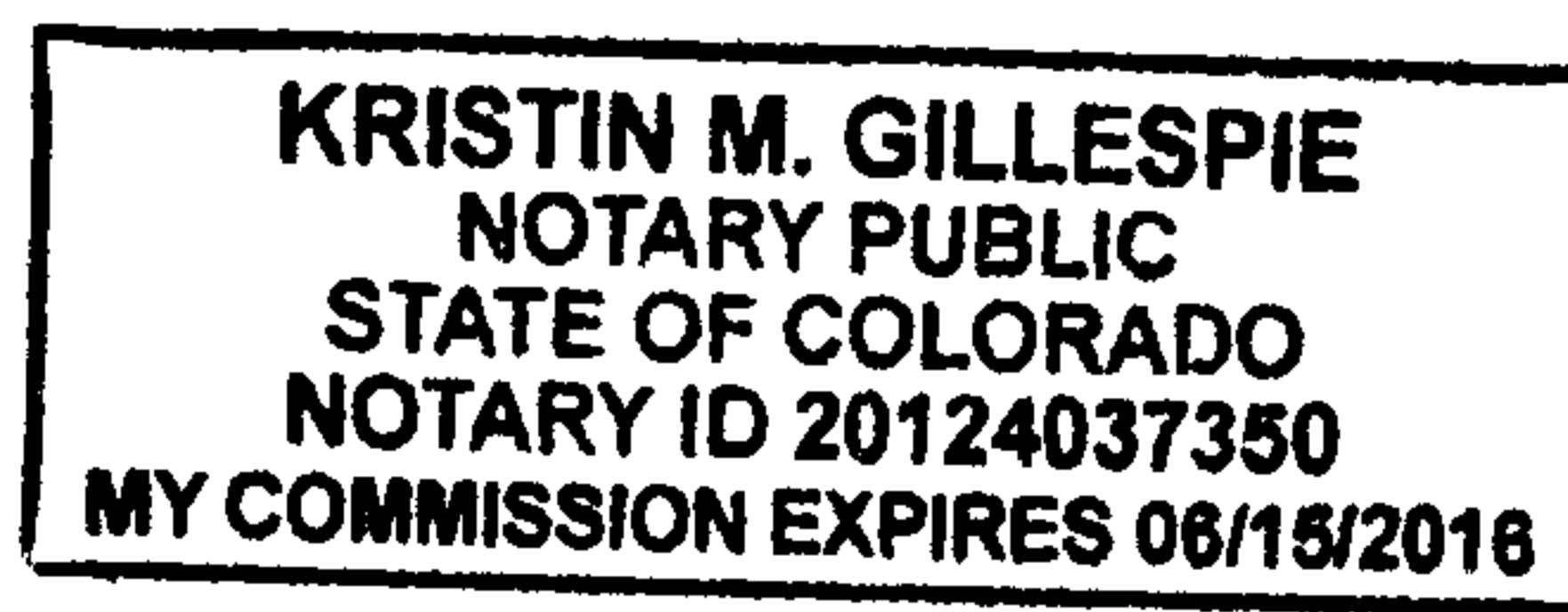


Exhibit A

Real property in the City of PELHAM, County of SHELBY, State of Alabama, described as follows:

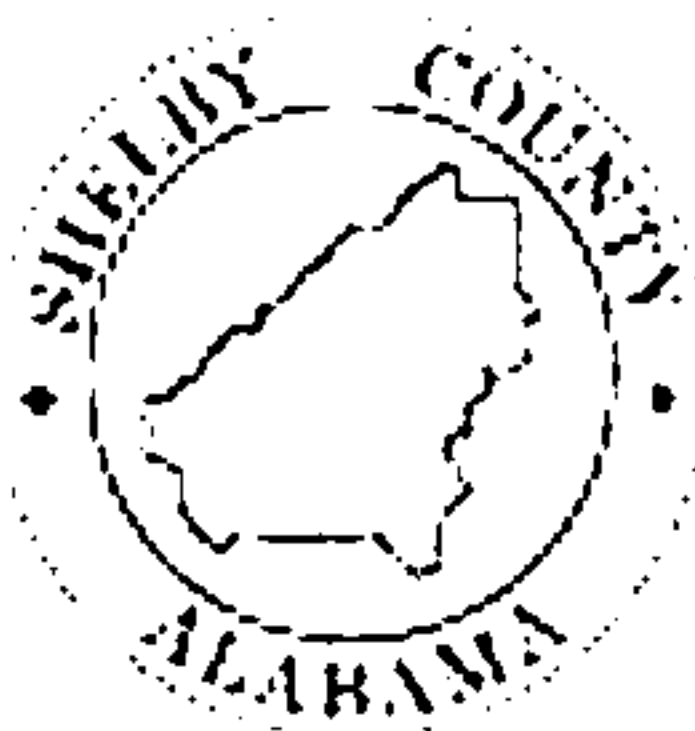
LOT 12, BLOCK 1, ACCORDING TO CAHABA VALLEY ESTATES, SEVENTH SECTOR AS RECORDED IN MAP BOOK 6, PAGE 82, SHELBY COUNTY, ALABAMA RECORDS.

Being all of that certain property conveyed to SHEILA RAY from MELISSA J. FULLER AKA MELISSA J. FULLER COOK, MARRIED WITHOUT HOMESTEAD, by deed dated October 27, 2005 and recorded November 04, 2005 AS INSTRUMENT NO. 20051104000574350 of official records.

Commonly known as: 648 CROSSCREEK TRL, PELHAM, AL 35124

APN #: 13-1-12-2-001-094-000

48163414 MONTGOMERY
AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
10/20/2014 09:37:54 AM
\$26.00 CHERRY
20141020000330350

A handwritten signature in black ink, appearing to read "J. W. Fuhrmeister", is written over the official text of the clerk's office.