

59479356-2701976

SUBORDINATION AGREEMENT

Loan No: 3332459737

This Agreement is made this October 6, 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 Hometown Mortgage Services, Inc., its successors and assigns, whose address is 8742 Lucent Highlands Ranch Co 80129 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$ 17,400.00 executed by **Emily W Johnson now known as Emily Franklin, a married woman not joined by her spouse** (the "Borrower"), dated July 31, 2006 and recorded on August 16, 2006 in Instrument 20060816000398790, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 164 Reach Way, Birmingham, AL 35242 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

Lot 13, according to the Amended plat of Final Record Plat of Narrows Reach, as recorded in Map Book 27, Page 11 A and 11 B in the probate office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Tax ID No.: 09 4 20 2 003 013.000

Source of Title: Inst. 2006 0816000398790

**WHEREAS** Quicken Loans intends to make a loan to the Borrower in a principal amount not to exceed \$126,000.00 and dated on or about Oct 15, 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: 3332459737

## Witnesses:

Signature Terri ThorntonPrinted Name Terri ThorntonSignature Lisa CarstensenPrinted Name Lisa CarstensenSTATE OF ColoradoCOUNTY OF Douglas SS

On October 6, 2014 before me, Kristin M Gillespie (Notary Name), personally appeared Keith E Minch (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.

Kristin M Gillespie (Notary Signature)  
Notary Public, County of Douglas, Acting in Douglas County.  
State of Colorado  
My commission expires 6/15/2016

**KRISTIN M. GILLESPIE**  
NOTARY PUBLIC  
STATE OF COLORADO  
NOTARY ID 20124037350  
MY COMMISSION EXPIRES 06/15/2016

## Witnesses:

Signature Harold PerkinsPrinted Name Harold PerkinsSignature Arvin W PietilaPrinted Name Arvin W Pietila

STATE OF MICHIGAN )

SS

COUNTY OF WAYNE )

On 10-8, 2014 before me, Cindy Tosspon, personally appeared Finance E Tammell, 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 Tosspon  
Notary Public, County of Wayne, Acting in Wayne County.  
State of MI  
My commission expires 4-22-2020

Finance E Tammell  
Quicken Loans Inc. and Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans Inc.  
By: Finance E Tammell  
Quicken Loans, MERS Assistant Secretary

**CINDY TOSSPON**  
Notary Public - Michigan  
Wayne County  
My Commission Expires Apr 22, 2020  
Acting in the County of Wayne

EXHIBIT A - LEGAL DESCRIPTION

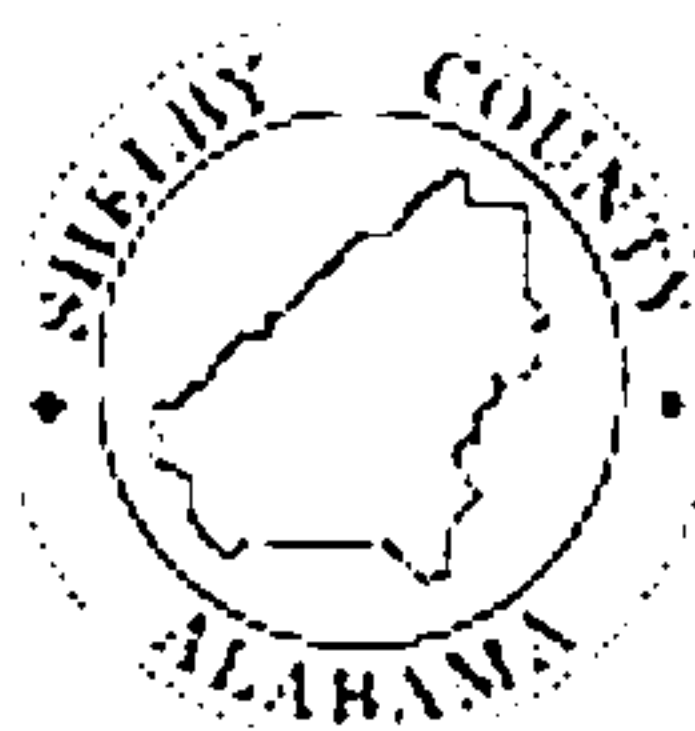
Tax Id Number(s): 09 4 20 2 003 013.000

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

Lot 13, according to the Amended plat of Final Record Plat of Narrows Reach, as recorded in Map Book 27, Page 11 A and 11 B in the probate office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Source of Title: Instrument# 20060816000398760

Commonly known as: 164 Reach Way , Birmingham, AL 35242



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
10/24/2014 02:39:45 PM  
\$20.00 CHERRY  
20141024000337300

A handwritten signature in black ink, appearing to read "James W. Fuhrmeister", is written over the printed name and title of the County Clerk.