

USDA-FmHA
Form FmHA 460-2
(Rev. 9/88)

Position 1 - Chattel Security
Position 5 - Real Estate Security

SUBORDINATION BY THE GOVERNMENT

The United States of America acting through the Administrator of the Farmers Home Administration (called the "Government") is the owner and holder of the following-described instrument(s) executed by Brenda Lee Hammonds of Shelby County, State of Alabama

Title of Instrument	Date of Instrument	Date Filed	Office Filed	Document File or Book No.	Page No.
Real Estate Mortgage	2/5/97	2/19/97	Judge of Probate Shelby County AL	1997-05312	

AND, Heartland Mtge Inc. (called the "Lender") has agreed to loan \$ 40,500.00 to Brenda Lee Hammonds and _____ (called the "Borrower") for the following purposes:

Purchase of lot and construction of dwelling

THEREFORE, in consideration the Lender's agreement to make such loan to Borrower, the Government (1) consents to the Borrower obtaining the loan from the Lender for such purposes, and (2) agree to and does subordinate in favor of the Lender and its successors and assigns its liens or security interests created or evidenced by the above-described instrument(s) insofar as they cover the following-described property and provided the Lender perfects a lien on that property:

Lot 2, according to the survey of Blue Spruce, as recorded in Map Book 20, Page 31, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

This subordination is limited to the amount actually loaned by the Lender to the Borrower (principal and accrued interest) for the forgoing purposes and also the amount actually advanced for foreclosure costs and other advances made or to be made by the Lender, for a total limitation not to exceed \$ 40,500.00. * Any amount which is in excess of this figure will not be covered by this subordination unless prior written consent was obtained from the Government for incurring the expenditure in question. The Lender must incorporate into the borrower's note a statement that the loan will be in default should any proceeds of the loan funds obtained as a result of this subordination be used for a purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity, as explained in Exhibit M of Subpart G of Part 1940 of Title 7 of the Code of Federal Regulations.

IN WITNESS WHEREOF, The United States of America has caused this subordination to be signed on the 12th day of May, 1997, pursuant to the delegated authority published in 7 CFR Part 1900, Subpart A.

WITNESS: _____

UNITED STATES OF AMERICA

BY

MICHAEL S. MOORE

TITLE Community Development Manager
Farmers Home Administration,
U.S. Department of Agriculture.

*(NOTE TO LENDER: You are advised to obtain a perfected security interest on the above property. When the indebtedness has been satisfied please mark this form "PAID IN FULL" and return it to the Farmers Home Administration at the following address: 733 Logan Road, Clanton AL 35045.)

FmHA 460-2 (Rev. 9/88)

06/11/1997-18401
01:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
002 SNA 12.00

Inst # 1997-18401

STATE OF ALABAMA
COUNTY OF CHILTON

ACKNOWLEDGMENT

On this 12th day of May, 19 97, before me, the subscriber, a

Notary Public, in and for the above county and State, appeared

Michael S. Moore, known to me to be Community Development Manager

Farmers Home Administration, United States Department of Agriculture, and the person who executed the foregoing instrument, and he/she acknowledged to me that he/she executed the same as the free act and deed of the United States of America, for the uses and purposes mentioned in it.

IN WITNESS WHEREOF, I have set my hand and seal at Clanton, Alabama

_____ the day and year listed above.

(SEAL)

Ann W. Gore
ANN W. GORE
Notary Public

(Signature)

My commission expires 6/23/99
(To be filled in if certifying officer is a notary public)

(Title)

Inst # 1997-18401

06/11/1997-18401
01:24 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
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