


~~AFTER RECORDING, RETURN TO:~~  
**HSBC**

Capture Center/Imaging  
636 Grand Regency Blvd  
Brandon, FL 33510  
Prepared By: Xochitl Vargas  
Loan Number: 16477846

  
20130205000049950 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
02/05/2013 11:29:33 AM FILED/CERT

**CROSS REFERENCES:**

Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_  
**Citibank, N.A.**  
Security Instrument at  
Deed Book \_\_\_\_\_, Page \_\_\_\_\_

## **SUBORDINATION AGREEMENT**

WHEREAS the undersigned **Household Finance Corporation of Alabama** (the "Original Lender") is the holder of a certain [**Mortgage**, (the "Security Instrument") executed by **Thomas C. Stewart, Jr. and Debbie M. Stewart**, dated **February 15, 2007**, to secure a note to Original Lender in the amount of **\$61,633.13**, said instrument encumbering certain property located at **208 Treymoor Lake Circle, Alabaster, Shelby County, Alabama** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded by the [**Clerk of Superior Court, Shelby County, Alabama**], on **February 20, 2007**, in **Instrument Number 20070220000077390**,; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **Citibank, N.A.** and its successors and assigns (the "**Citibank N.A. Security Instrument**"), executed by **Thomas C. Stewart, Jr. and Debbie M. Stewart**, dated \_\_\_\_\_, to secure a note to **Citibank N.A.** in the loan amount not to exceed **\$153,073.00**, said instrument also encumbering the Property; and

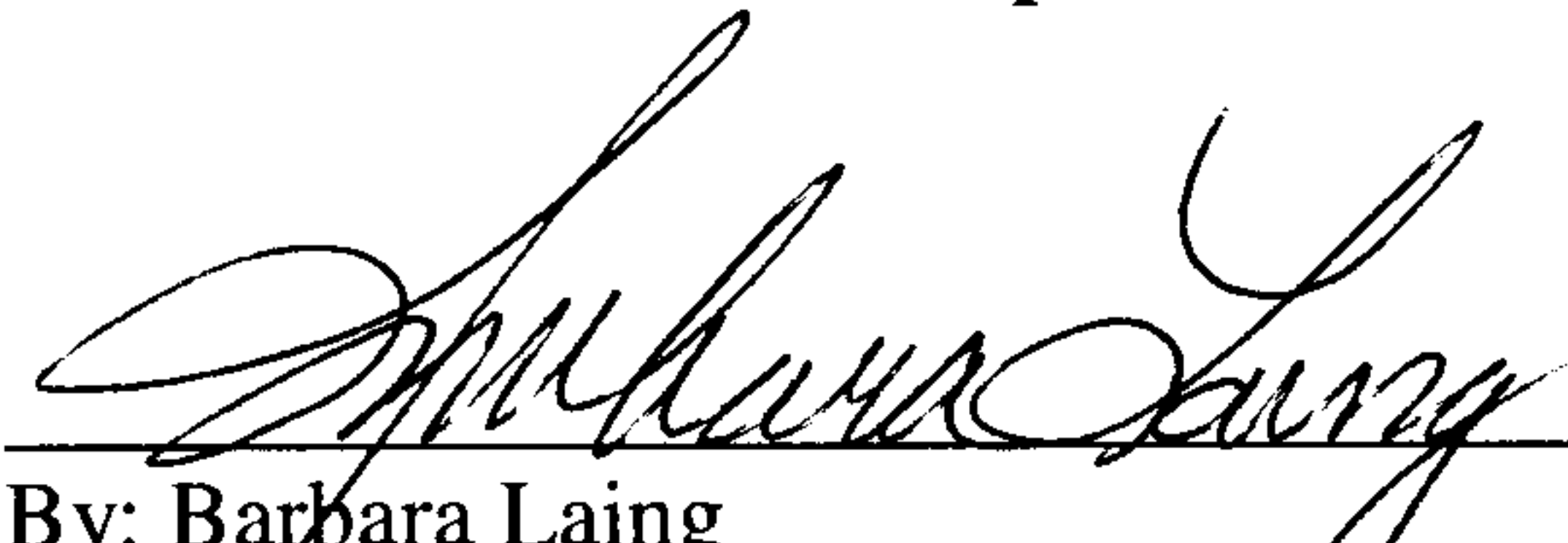
WHEREAS the **Citibank N.A. Security Instrument** was recorded by the [**Clerk of Superior Court, Shelby County, Alabama**], on \_\_\_\_\_, in Deed Book \_\_\_\_\_, Page \_\_\_\_\_; and

WHEREAS Original Lender and **Citibank N.A.** desire to establish **Citibank N.A.**'s position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Citibank N.A. Security Instrument**, but, shall not be subordinate to any future advances taken under the **Citibank N.A. Security Instrument**, except those corporate advances expressly permitted in the **Citibank N.A. Security Instrument**;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of **Citibank N.A.** under the **Citibank N.A.** Security Instrument, but, shall not be subordinate to any future advances taken under the **Citibank N.A.** Security Instrument, except those corporate advances expressly permitted in the **Citibank N.A.** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **Citibank N.A.** Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale there under and shall apply with like force and effect to any renewal thereof.

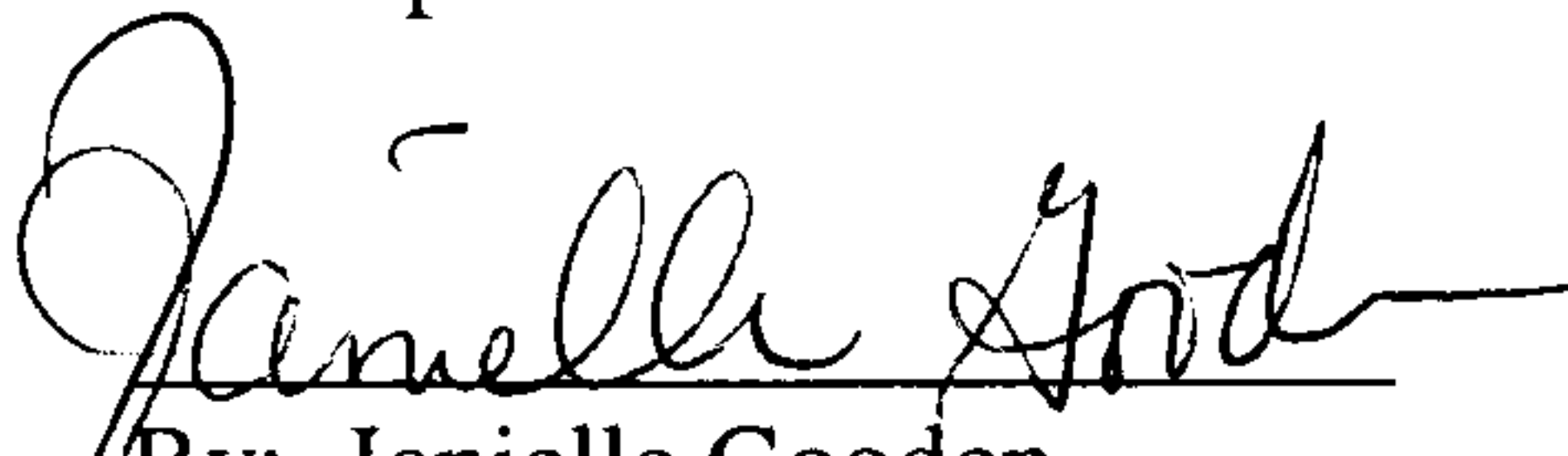
WITNESS the hand and seal of the undersigned, this 5<sup>th</sup> day of December, 2012.

**Household Finance Corporation of Alabama**

  
By: Barbara Laing  
Its: VICE PRESIDENT Administrative Services Division

20130205000049950 2/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
02/05/2013 11:29:33 AM FILED/CERT


Signed, sealed and delivered  
in the presence of

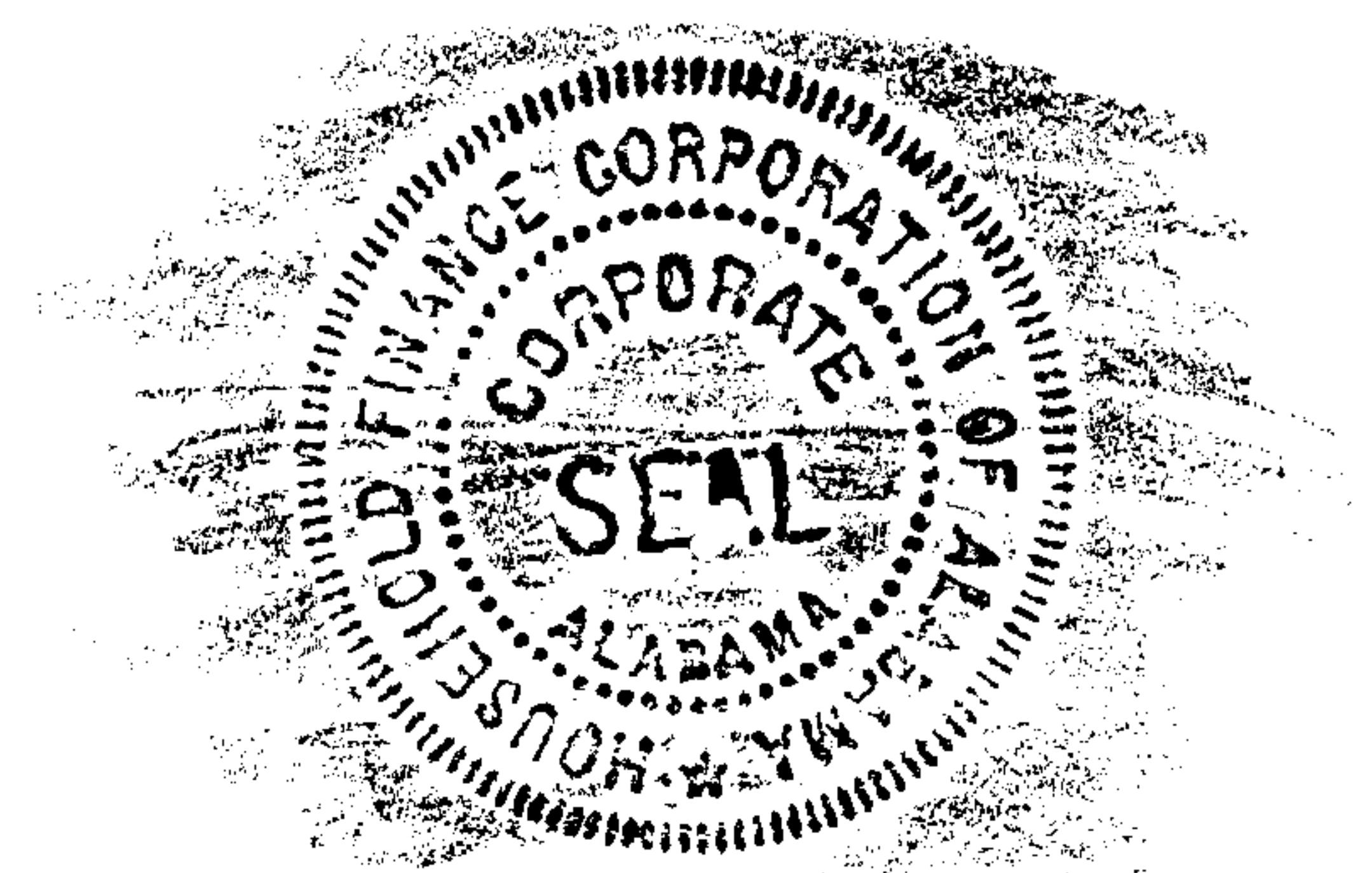
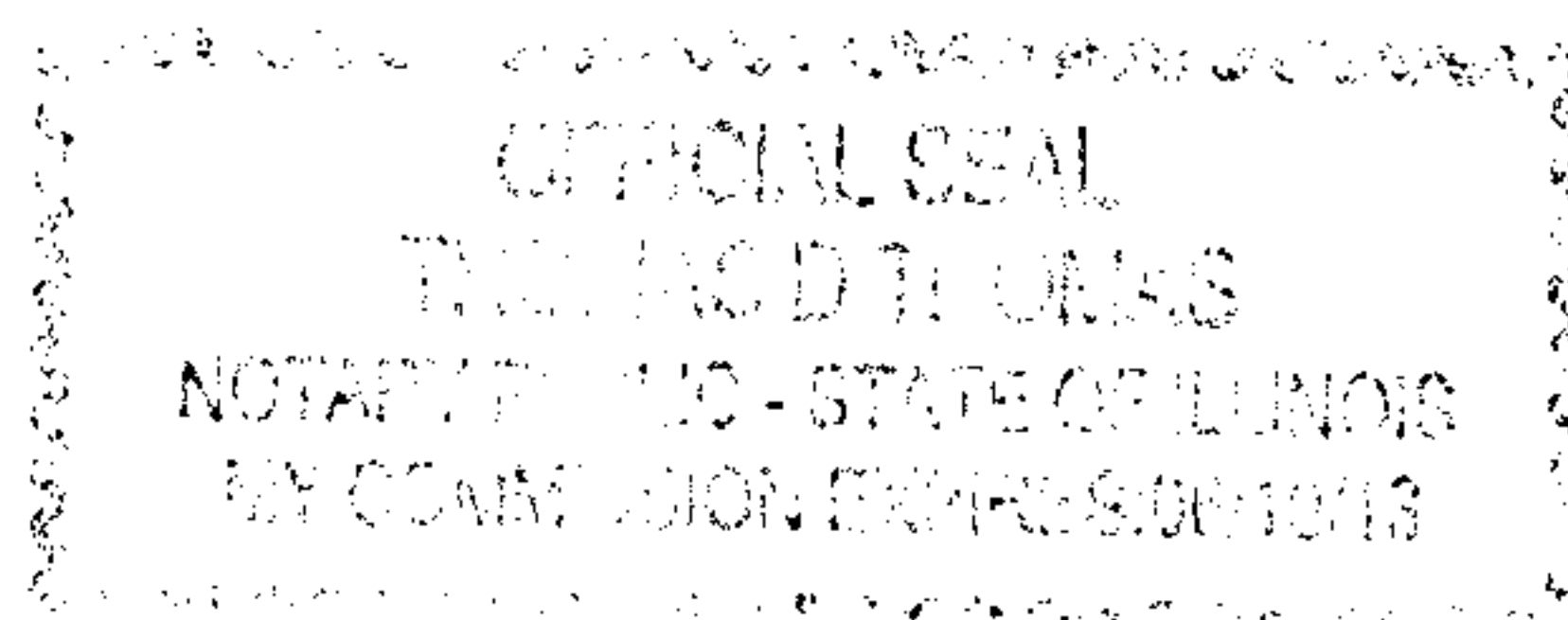
  
By: Janielle Gooden  
Its Assistant Secretary Administrative Services Division

State of Illinois  
County of DuPage

I, Thomas D Thomas, a Notary Public in and for the State of Illinois and County of DuPage, do hereby certify that Barbara Laing and Janielle Gooden personally appeared before me this day and acknowledged that they are the Vice-President and Assistant Secretary of **Household Finance Corporation of Alabama**, a Corporation, and that they as Vice-President and Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the 5th day of December, 2012.

  
Notary Public ...Thomas D Thomas  
My commission expires: 06/10/2013





### Exhibit "A"


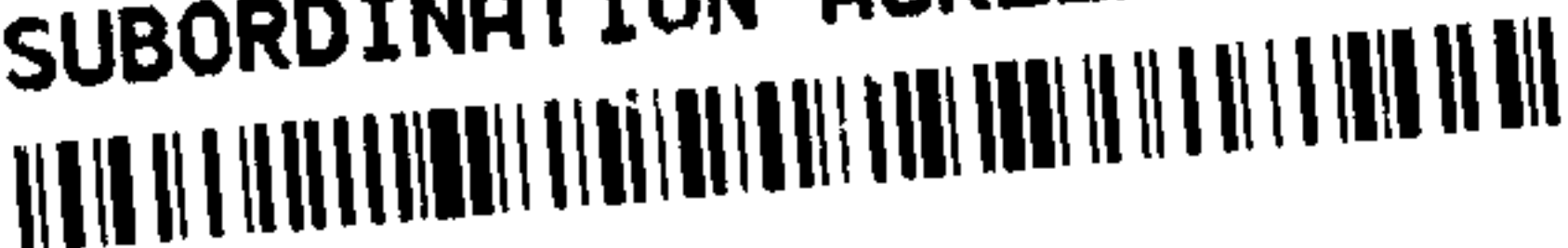
Real property in the City of **ALABASTER**, County of **SHELBY**, State of **Alabama**, described as follows:

**LOT 495, ACCORDING TO THE SURVEY OF WEATHERLY, TREYMOOR ABBEY, SECTOR 22, AS RECORDED IN MAP BOOK 21, PAGE 59, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**


**Being all of that certain property conveyed to THOMAS C. STEWART, JR. AND DEBBIE M. STEWART, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP from , by deed dated and recorded of official records.**

Commonly known as: 208 TREYMOOR LAKE CIR, ALABASTER, AL 35007

APN #: **14-9-31-3-004-042-000**

 STEWART  
46380102 AL  
FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT  


*WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING*

  
20130205000049950 3/3 \$18.00  
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