

STATE OF ALABAMA  
SHELBY COUNTY

20130604000226590 1/1 \$17.00  
Shelby Cnty Judge of Probate, AL  
06/04/2013 08:35:44 AM FILED/CERT

## GENERAL SUBORDINATION AGREEMENT

WHEREAS, **RICHARD B. ATCHISON and CHERIE L. ATCHISON** (hereinafter referred to as the "Borrower, whether one or more) has applied to **FLAGSTAR BANK, FSB**, its successors and/or assigns, for a loan in the amount of One Hundred Seven Thousand and no/100 DOLLARS ( \$107,000.00 ), secured by a mortgage on the property described as follows:

Lots 41 and 42, according to Mitchell Subdivision, Wilsonville, Alabama, as shown by map recorded in Map Book 4, Page 41, in the Probate Office of Shelby County, Alabama.  
Situating in Shelby County, Alabama.

WHEREAS, **COOSA PINES FEDERAL CREDIT UNION** has a lien or other interest in said property, which would in the absence of this agreement be superior to the mortgage executed by the Borrower to said **FLAGSTAR BANK, FSB** and recorded in Instrument #20121205000465720, as corrected and re-recorded in Instrument #20130114000016950, in Probate Office.

WHEREAS, said **FLAGSTAR BANK, FSB**, is unwilling to make the requested loan to the Borrower unless the lien or other interest in said property is subordinated to the mortgage executed by the Borrower to said **FLAGSTAR BANK, FSB** mortgage, as recorded in Instrument #20121205000465720, as corrected and re-recorded in Instrument #20130114000016950, in Probate Office.

NOW THEREFORE, in consideration of the premises and other good and valuable considerations and in order to induce said **FLAGSTAR BANK, FSB**, its successors and/or assigns, all right, title and interest of the undersigned in and to the above described property, situated in SHELBY County, Alabama, to wit:

All rights under Mortgage from **RICHARD B. ATCHISON and wife, CHERIE L. ATCHISON**, to **COOSA PINES FEDERAL CREDIT UNION**, dated May 3, 2007, recorded in INSTRUMENT #20070510000219880, on the above described property, which is recorded in the Probate Office of SHELBY County, Alabama.

Including, without limitation, any lien, which the undersigned has on said property.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal, this 3 day of June, 2013.

COOSA PINES FEDERAL CREDIT UNION

BY: V. P. Lending

STATE OF ALABAMA  
TALLADEGA COUNTY

I, the undersigned authority, a Notary Public, in and for said County, in said State, personally appeared

whose name as Rick Higgins of COOSA PINES FEDERAL CREDIT UNION, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal, this 3rd day of June, 2013.

prepared by:  
Coosa Pines Federal  
Credit Union  
17591 Plant Rd  
Childersburg AL 35044

Uzella Apperson  
Notary Public

MY COMMISSION EXPIRES  
MARCH 1, 2017

My Commission Expires: