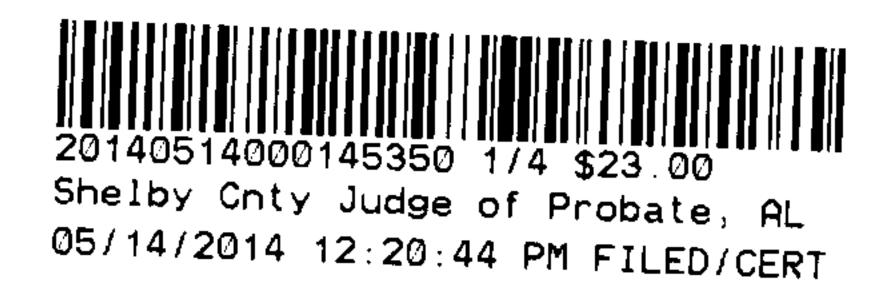
WOODARD

AFTER RECORDING, RETURN TO:

HSBC

Capture Center/Imaging 636 Grand Regency Blvd. Brandon, FL 33510 Prepared by: Janielle D Gooden

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311



CROSS REFERENCES:

Security Instrument at Document/Book Number 20140414 000 108270

New Day Financial, LLC

Security Instrument at Document/Book Number 2014 0 4 14 0 00 108 20

14013875-02R

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 Donald M. Woodard and Linda P. Woodard (Grantor), dated February 16, 2007, to secure a note to Original Lender in the amount of \$32,638.09, said instrument encumbering certain property located at 101 Ivy Circle, City of Pelham, 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 March 22, 2007, as Document/Book Number 20070322000130650; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by New Day Financial, LLC, (Grantee) its successors and assigns (the "New Day Financial, LLC Security Instrument"), executed by Donald M. Woodard and Linda P. Woodard (Grantor), dated 3/25/14 [date], to secure a note to by New Day Financial, LLC in the amount not to exceed \$148,411.00, said instrument also encumbering the Property; and

WHEREAS the by New Day Financial, LLC Security Instrument was recorded by the [Clerk of Superior Court, Shelby County, Alabama], on 4/14/14 [date], in Document/Book Number ; and 20/404/4000 108270

WHEREAS Original Lender and by New Day Financial, LLC desire to establish by New Day Financial, LLC'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 by New Day Financial, LLC Security Instrument, but, shall not be subordinate to any future

WOODARD

advances taken under the by New Day Financial, LLC Security Instrument, except those corporate advances expressly permitted in the by New Day Financial, LLC 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 by New Day Financial, LLC under New Day Financial, LLC Security Instrument, but, shall not be subordinate to any future advances taken under the New Day Financial, LLC Security Instrument, except those corporate advances expressly permitted in the New Day Financial, LLC 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 New Day Financial, LLC 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 11th day of March, 2014.

Household Finance Corporation of Alabama

By: Janielle Gooden

Its: Vice President Administrative Services Division

Signed, sealed and delivered

in the presence of

By: James Taylør

Its: Assistant Secretary Administrative Services Division

WOODARD

(Continued)

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 Janielle Gooden and James Taylor 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 11th day of March, 2014.

Notary Public Thomas D Thomas

My commission expires: 6//8
Seal: OFFICIAL SEAL

Noma

OFFICIAL SEAL THOMAS D THOMAS

inas

NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:06/10/17

EXHIBIT "A"

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 83, ACCORDING TO THE SURVEY OF IVY BROOK PHASE TWO, FIRST ADDITION AS RECORDED IN MAP BOOK 19, PAGE 35, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID NO: 13 6 23 1 004 030.000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED

GRANTOR:

REGENCY DEVELOPMENT, INC.

GRANTEE: DONALD M. WOODARD AND WIFE, LINDA P. WOODARD, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO

THE SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT

REMAINDER AND RIGHT OF REVERSION

DATED:

04/28/1995

RECORDED: 05/03/1995

DOC#/BOOK-PAGE: 1995-11518

ADDRESS: 101 IVY CIRCLE, PELHAM, AL 35124

END OF SCHEDULE A

20140514000145350 4/4 \$23 00 Shelby Cnty Judge of Probate, AL 05/14/2014 12:20:44 PM FILED/CERT

ORT Form 4308 ALTA Commitment for Title Insurance 06/06