Document prepared by: Dawn Carden 131 West Front Street, P. O. Box 249, Thomasville, AL 36784

SUBORDINATION AGREEMENT

This Subordination Agreement made as of the 25th day of March, 2020 by First US Bank, having an address of 131 West Front Street, Thomasville, AL 36784 ("Subordinator"), and Method Mortgage, LLC, a National Banking Association organized and existing under the laws of the State of Alabama with its principal place of business at 600 Vestavia Parkway, Suite 203, Birmingham, AL 35216 ("Lender").

RECITALS:

- A. Amanda Morris, of 239 River Oaks Drive, Helena, AL 35080 ("Borrower"), has applied to Lender for a loan to be made to Borrower and to be evidenced by a promissory note in the amount of \$300,000.00 secured by a mortgage covering certain real property located at 239 River Oaks Drive, Helena, AL 35080.
- B. The real property offered by Borrower as security to Lender is currently subject to the prior lien described fellow.
- C. Lender will make such loan to Borrower only on the condition precedent that such prior lien be subordinated to the Lender's mortgage described below.

In consideration of the matters described above, and of the mutual benefits and obligations set forth in this agreement, the parties agree as follows:

SUBORDINATION OF DEED RESTRICTION

The lien to be subordinated covers real property described as:

Lot 762, according to the Survey of Final Plat Riverwoods Seventh Sector, Phase II, as recorded in Map Book 36, page 102, in the Probate Office of Shelby County, Alabama and made on the 13th day of December, 2016 between Amanda S. and Matthew G. Morris, ("Borrower") and First US Bank ("Subordinator"), and filed or recorded on December 21, 2016 in instrument# 20161221000465810 of the records of the County of Shelby, State of Alabama, with a maximum obligation limit of \$40,800.00, shall

be and the same is now subordinated and made subject and subsequent to the lien of that certain mortgage

20200408000137240 04/08/2020 10:19:56 AM SUBAGREM 2/2

covering the real property referenced above, between Amanda S. Morris, ("Borrower") and Method Mortgage, LLC ("Lender").

The undersigned Subordinator has executed this agreement at 3291 US Highway 280, Suite 100, Birmingham, AL 35243, on the date first appearing above.

First US Bank

Lisa Berry

Its: Senior Vice President

Subordinator Acknowledgment:

State of Alabama:

County of Jefferson:

This instrument was acknowledged before me this 25th day of March, 2020 for and on behalf of First US Bank.

Notary Public:

Commission Expires:



Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk **Shelby County, AL** 04/08/2020 10:19:56 AM

\$25.00 MISTI

20200408000137240

alli 5. Beyl