

**SUBORDINATION AGREEMENT**

Loan No: 3450956964

This Agreement is made this July 1, 2020 by **Wilmington Savings fund Society, FSB, D/B/A Christiana Trust, not in its individual capacity but solely in its capacity as owner trustee for WF 19 Grantor Trust, its successors and assigns**, whose address is 8742 Lucent Highlands Ranch Co 80129 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$15,666.88 executed by John Brumfield and Krissy Brumfield (the "Borrower"), in favor of Citifinancial Corporation, LLC, a corporation organized and existing under the laws of Delaware dated July 9, 2007 and recorded on July 11, 2007, in Instrument 20070711000325920, in the records of Shelby County ("Lienholder's Lien"), which was subsequently assigned to Wilmington Savings fund Society, FSB, D/B/A Christiana Trust, not in its individual capacity but solely in its capacity as owner trustee for WF 19 Grantor Trust, its successors and assigns, Dated December 13, 2016 and recorded December 19, 2016, in instrument 20161219000462300 covering the property commonly known as 8312 Highway 13, Helena, AL 35080-7210 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

(See attached Legal Description)

Tax ID No.: 127250000005002

**WHEREAS** Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$152,000.00 and dated on or about 1/15, 2020 to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., as nominee for Quicken Loans Inc., its successors and or assigns, covering the Property ("Quicken Loans' Lien"), and

**WHEREAS** Quicken Loans Inc. will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

**WHEREAS** Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

**NOW, THEREFORE**, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

\*Specialized Loan Servicing  
AS Attorney in Fact for

Loan No: 3450956964

Witnesses:

Signature Kaitlin Swanson

Printed Name Kaitlin Swanson

Signature Susan Lemerand

Printed Name Susan Lemerand

STATE OF Colorado )

COUNTY OF Douglas ) ss

On July 1, 2020 before me, Terri Thornton (Notary Name), personally appeared Steven Black Ross (Lienholder Representative), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Terri Thornton (Notary Signature)  
Notary Public, County of Douglas, Acting in Douglas County.  
State of Colorado  
My commission expires 2/4/2022.  
Terri Thornton

This instrument drafted by and after recording return to:  
Aaron Arbitter  
Quicken Loans Inc.  
Subordination Dept.  
615 W. Lafayette  
Detroit, MI 48226

Lienholder Signature: Steven Black Ross  
Lienholder Wilmington Savings fund Society, FSB, D/B/A Christiana Trust, not in its individual capacity but solely in its capacity as owner trustee for WF 19 Grantor Trust, its successors and assigns

Printed Name Steven Black Ross  
Title Assistant Secretary

JUL 01 2020

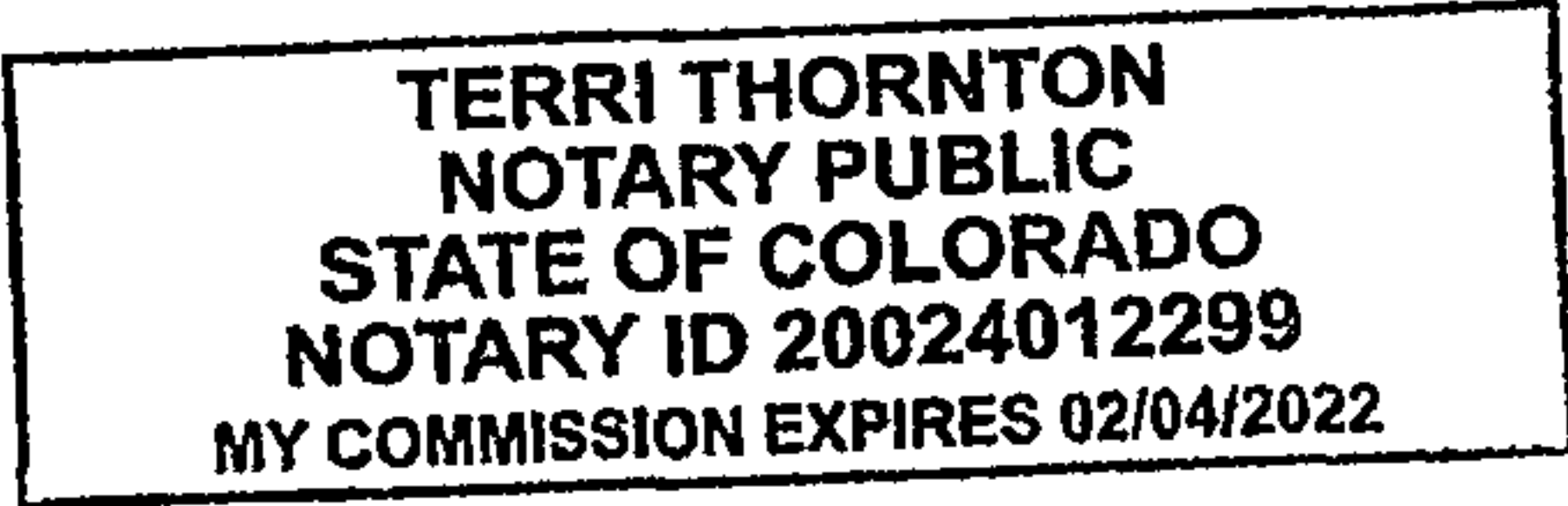


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 127250000005002

Land situated in the City of Helena in the County of Shelby in the State of AL

COMMENCE AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 20 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE N 89 DEGREES 57 MINUTES 33 SECONDS WEST ALONG THE NORTH LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 417.42 FEET TO A POINT; THENCE RUN SOUTH 33 DEGREES 44 MINUTES 21 SECONDS WEST A DISTANCE OF 230.44 FEET TO A SET ½ INCH REBAR CORNER AND THE POINT OF BEGINNING OF THE PROPERTY BEING DESCRIBED; THENCE RUN SOUTH 24 DEGREES 27 MINUTES 11 SECONDS WEST A DISTANCE OF 210.00 FEET TO A SET 1/2 INCH REBAR CORNER; THENCE RUN SOUTH 24 DEGREES 27 MINUTES 11 SECONDS WEST A DISTANCE OF 210.00 FEET TO A SET 1/2 INCH REBAR CORNER; THENCE RUN SOUTH 65 DEGREES 32 MINUTES 49 SECONDS EAST A DISTANCE OF 210.00 TO A SET 1/2 INCH REBAR CORNER; THENCE RUN NORTH 24 DEGREES 27 MINUTES 11 SECONDS EAST A DISTANCE OF 210.00 FEET TO A SET 1/2 INCH REBAR CORNER; THENCE RUN NORTH 65 DEGREES 32 MINUTES 49 SECONDS EAST A DISTANCE OF 210.00 TO THE POINT OF BEGINNING. CONTAINING 1.0 ACRES MORE OR LESS. PROPERTY IS SUBJECT TO ANY AND ALL AGREEMENTS, BASEMENTS, RESTRICTIONS AND/OR LIMITATIONS OF PROBATED RECORD AND OR APPLICABLE LAW.

THERE IS A TWENTY FOOT WIDE (20 FOOT) ACCESS BASEMENT FOR INGRESS AND EGRESS TO AND FROM THIS PROPERTY, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS:

COMMENCE AT THE NORTHEAST CORNER OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 25, TOWNSHIP 20 SOUTH, RANGE 4 WEST, SHELBY COUNTY, ALABAMA AND RUN THENCE NORTH 89 DEGREES 57 MINUTES 33 SECONDS WEST ALONG THE NORTH LINE OF SAID QUARTER-QUARTER SECTION A DISTANCE OF 417.42 FEET TO A POINT; THENCE RUN SOUTH 33 DEGREES 44 MINUTES 21 SECONDS WEST A DISTANCE OF 230.44 FEET TO A POINT; THENCE RUN SOUTH 24 DEGREES 27 MINUTES 11 SECONDS WEST A DISTANCE OF 103.41 FEET TO THE POINT OF BEGINNING, ON THE CENTERLINE, OF THE BASEMENT BEING DESCRIBED; THENCE RUN NORTH 71 DEGREES 02 MINUTES 16 SECONDS WEST 22.27 FEET TO A POINT; THENCE RUN NORTH 28 DEGREES 33 MINUTES 10 SECONDS WEST 65.39 FEET TO A POINT; THENCE RUN NORTH 50 DEGREES 48 MINUTES 33 SECONDS WEST 53.02 FEET TO A POINT; THENCE RUN NORTH 04 DEGREES 03 MINUTES 07 SECONDS WEST 90.50 FEET TO A POINT; THENCE RUN NORTH 00 DEGREES 29 MINUTES 12 SECONDS WEST 70.59 FEET TO A POINT; THENCE RUN NORTH 48 DEGREES 36 MINUTES 33 SECONDS WEST 34.64 FEET TO A POINT; THENCE RUN NORTH 82 DEGREES 31 MINUTES 31 SECONDS WEST 40.14 FEET TO A POINT; THENCE RUN SOUTH 89 DEGREES 20 MINUTES 32 SECONDS WEST 136.58 FEET TO A POINT; THENCE RUN NORTH 89 DEGREES 37 MINUTES 02 SECONDS WEST 106.81 FEET TO A POINT; THENCE RUN NORTH 53 DEGREES 38 MINUTES 10 SECONDS WEST 42.17 FEET TO A POINT; THENCE RUN NORTH 27

DEGREES 08 MINUTES 42 SECONDS WEST 116.85 FEET TO A POINT IN THE CENTERLINE OF HIGHWAY 13  
AND THE END OF THE REQUIRED EASEMENT.

BY DEED FROM GILLESPIE CONSTRUCTION CO., LLC TO JOHN BRUMFIELD AND KRISSY BRUMFIELD  
DATED 12/31/2001, RECORDED ON 01/09/2002 INSTRUMENT 2002-01528

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does  
not represent that any acreage or footage calculations are correct. References to quantity are for  
identification purposes only.

Commonly known as: 8312 Highway 13, Helena, AL 35080-7210

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR  
INFORMATIONAL PURPOSES.

Source of Title: Book , Page .



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
08/11/2020 12:23:55 PM  
\$31.00 CHERRY  
20200811000343630

*Alex S. Bayal*