UNITED STATES DEPARTMENT OF AGRICULTURE FARMERS HOME ADMINISTRATION

AGREEMENT BY PRIOR LIENHOLDER

WHEREAS,	Shelby County_Savings and Loan Association
(hereinaf	ter called "Mortgagee") is the owner and holder of a certain
real esta	te mortgage (hereinafter called "security instrument") recorded
in Book	te mortgage (hereinafter called "security instrument") recorded 291, Page 931, in the Office of the Judge of Probate,
Shelby	County, Alabama, and Frank W. Wheeler
	A. Wheeler his wife. (hereinafter called "Mortgagor")
is (are) mortgage;	the owner(s) of certain real estate described in the aforesaid

WHEREAS, Mortgagor has applied to the United States of America, acting through the Administrator of the Farmers Home Administration (hereinafter called the "Government"), for a loan to be secured by a Mortgage subject to the security instrument held by or for the benefit of Mortgagee; and

WHEREAS, the loan insured or made by the Government, if approved, will enable Mortgagor to improve or purchase and improve said real estate and enhance its value;

NOW, THEREFORE, in consideration of the insuring or making of the loan by the Government, the Mortgagee, for himself, his heirs, executors, Administrators, successors, and assigns, does hereby agree:

- To give the Government written notice of the commencement of any proceedings to foreclose the mortgage held by the undersigned as aforesaid, by delivering in person or by mailing such notice to the State Director, Farmers Home Administration, United States Department of Agriculture, Montgomery, Alabama, at least ten (10) days prior to the commencement of such action; and the undersigned does further agree that this agreement shall be irrevocable, that it shall be binding upon the heirs and assigns of the undersigned and that upon any assignment of the mortgage held by the undersigned as aforesaid, the undersigned will endorse on the face of such mortgage being assigned the following: "ACTUAL NOTICE OF COMMENCEMENT OF FORECLOSURE PROCEEDINGS SHALL BE GIVEN TO THE STATE DIRECTOR, FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE, MONTGOMERY, ALABAMA, IN ACCORDANCE WITH AGREEMENT DATED ______, 19____, AND RECORDED IN BOOK ____, PAGE ____, IN THE PUBLIC RECORDS OF COUNTY, ALABAMA." and will insert in the appropriate spaces provided therefor the date of this AGREEMENT and the recordation data, whereupon the undersigned will subscribe his or its name thereto.
- 2. To postpone the lien or claim, operation and effect of the mortgage described in the first paragraph of this AGREEMENT to the lien or claim, operation and effect of the mortgage(s) to be taken by the Government as security for the loan(s)

aforesaid, insofar only as said security instrument covers and secures advances made by the Mortgagee to the Mortgagor . or assigns from the date hereof, except such advances as are necessary to pay, when due, such items as insurance, taxes, assessments, and liens if the borrower fails to do so.

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