



20040813000456300 Pg 1/4 20.00  
Shelby Cnty Judge of Probate, AL  
08/13/2004 12:07:00 FILED/CERTIFIED

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## SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

THIS AGREEMENT, made this 22 day of April, 2004 by, **Douglas Christopher and Nikki Q. Christopher**, owner of the land hereinafter described and hereinafter referred to as "Owner", and **Southtrust Bank of Alabama**, present owner and holder of Deed of Trust and Note first hereinafter described and referred to as "Beneficiary."

WITNESSETH

THAT WHEREAS **Douglas Christopher and Nikki Q. Christopher**, did execute a Deed of Trust, dated 6/21/2002 To **Southtrust Bank of Alabama**, Mortgagee covering

SEE EXHIBIT "A" ATTACHED HERETO AND BY REFERENCE MADE  
A PART HEREOF FOR COMPLETE LEGAL DESCRIPTION

To secure a Note in the sum of **\$296,000.00** dated 6/21/2002 in favor of **Southtrust Bank of Alabama**, which Deed of Trust was recorded on 6/28/2002 as Instrument No. 2002119174 of Official Records of said county; and

WHEREAS, Owner has executed, or is about to execute, a Deed of Trust and note in the sum of **\$137,300.00** in favor of **ABN AMRO Mortgage Group**, herein after referred to as "Lender", payable with interest and upon the terms and conditions described therein, which Deed of Trust is to be recorded concurrently herewith; and

WHEREAS, It is a condition precedent to obtaining said loan that said Deed of Trust last above mentioned shall unconditionally be and remain at all times a lien or charge upon the land hereinbefore described, prior and superior to the lien or charge of the Deed of Trust first above mentioned; and

WHEREAS, Lender is willing to make said loan provided the Deed of Trust securing the same is a lien or charge upon the above described property prior and superior to the lien or charge of the Deed of Trust first above mentioned and provided that Beneficiary will specifically and unconditionally subordinate the lien or charge of the Deed of Trust first above mentioned to the lien or charge of the Deed of Trust in favor of Lender; and

WHEREAS, It is to the mutual benefit of the parties hereto that Lender make such loan to Owner; and Beneficiary is willing that the Deed of Trust securing the same shall, when recorded constitute a lien or charge upon said land which is unconditionally prior and superior to the lien charge of the Deed of Trust first above mentioned.

NOW THEREFORE, in consideration of the mutual benefits accruing to the parties hereto and other valuable consideration, the receipt and sufficiency of which consideration is hereby acknowledged, and in order to induce Lender to make the loan above referred to, it is hereby declared, understood and agreed as follows:

- (1) That said Deed of Trust securing said Note in favor of Lender, and any renewals or extensions thereof, shall unconditionally be and remain at all times a lien or charge on the property therein described, prior and superior to the lien or charge of the Deed of Trust first above mentioned;
- (2) That Lender would not make its loan above described without this Subordination Agreement;
- (3) That this agreement shall be the whole and only agreement with regard to the subordination of the lien or charge of the Deed of Trust first above mentioned to the lien or charge of the Deed of Trust in favor of Lender above referred to and shall supersede and cancel, but only insofar as would affect the priority between the Deeds of Trust hereinbefore specifically described, any prior agreements as to such subordination, including, but not limited to, those provisions, if any, contained in the Deed of Trust first above mentioned, which provide for the subordination of the lien or charge thereof to another Deed or Deed of Trust or to another mortgage or mortgages.

Beneficiary declares, agrees and acknowledges that:

- (a) He/she consents to and approves (I) all provisions of the Note and Deed of Trust in favor of Lender above referred to, and (II) all agreements, including, but not limited to, any loan or escrow agreements, between Owner and Lender for the disbursement of the proceeds of Lender's Loan;
- (b) Lender in making disbursements pursuant to any such agreement is under no obligation or duty to, nor has Lender represented that it will, see to the application of such proceeds by the person or persons to whom Lender disburses such proceeds and any application or use of such proceeds for purposes other than those provided for in such agreement or agreements shall not defeat the subordination herein made in whole or in part;
- (c) He/she intentionally and unconditionally waives, relinquishes and subordinates the lien or charge or the Deed of Trust first above mentioned in favor of the lien or charge upon said land of the Deed of Trust in favor of Lender above referred to and understands that in reliance upon, and in consideration of, this waiver, relinquishment and subordination, specific loans and advances are being and will be made and, as part and parcel thereof, specific monetary and other obligations are being and will be entered into which would not be made or entered into but for said reliance upon this waiver, relinquishment and subordination; and
- (d) An endorsement has been placed upon the Note secured by the Deed of Trust first above-mentioned that said Deed of Trust has by this instrument been subordinated to the lien charge or the Deed of Trust in favor of Lender above referred to.

**SUBORDINATION, RECORDED DEED OF TRUST TO DEED OF TRUST TO RECORD  
NOTICE: THIS SUBORDINATION AGREEMENT CONTAINS A PROVISION, WHICH ALLOWS  
THE PERSON OBLIGATED ON YOUR REAL PROPERTY SECURITY TO OBTAIN A LOAN. A  
PORTION OF WHICH MAY BE EXPENDED FOR OTHER PURPOSES THAN IMPORVEMENT OF  
THE LAND.**



SIGNATURE OF BENEFICIARY (IES)

Stephen A Pierce  
Asst Vice Pres.  
Stephen A Pierce



STATE OF Alabama  
County of Jefferson } Ss.

On April 22, 2004 before me, Linda F Myers the undersigned,  
a Notary Public in and for said State, Stephen A Pierce Avp 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.

WITNESS my hand and official seal

Linda F Myers  
Notary Public in and for said County and State

Linda F Myers  
Notary's name (Must be typed or legibly printed)

MY COMMISSION EXPIRES MAY 30, 2005

STATE OF Alabama  
County of Jefferson } Ss.

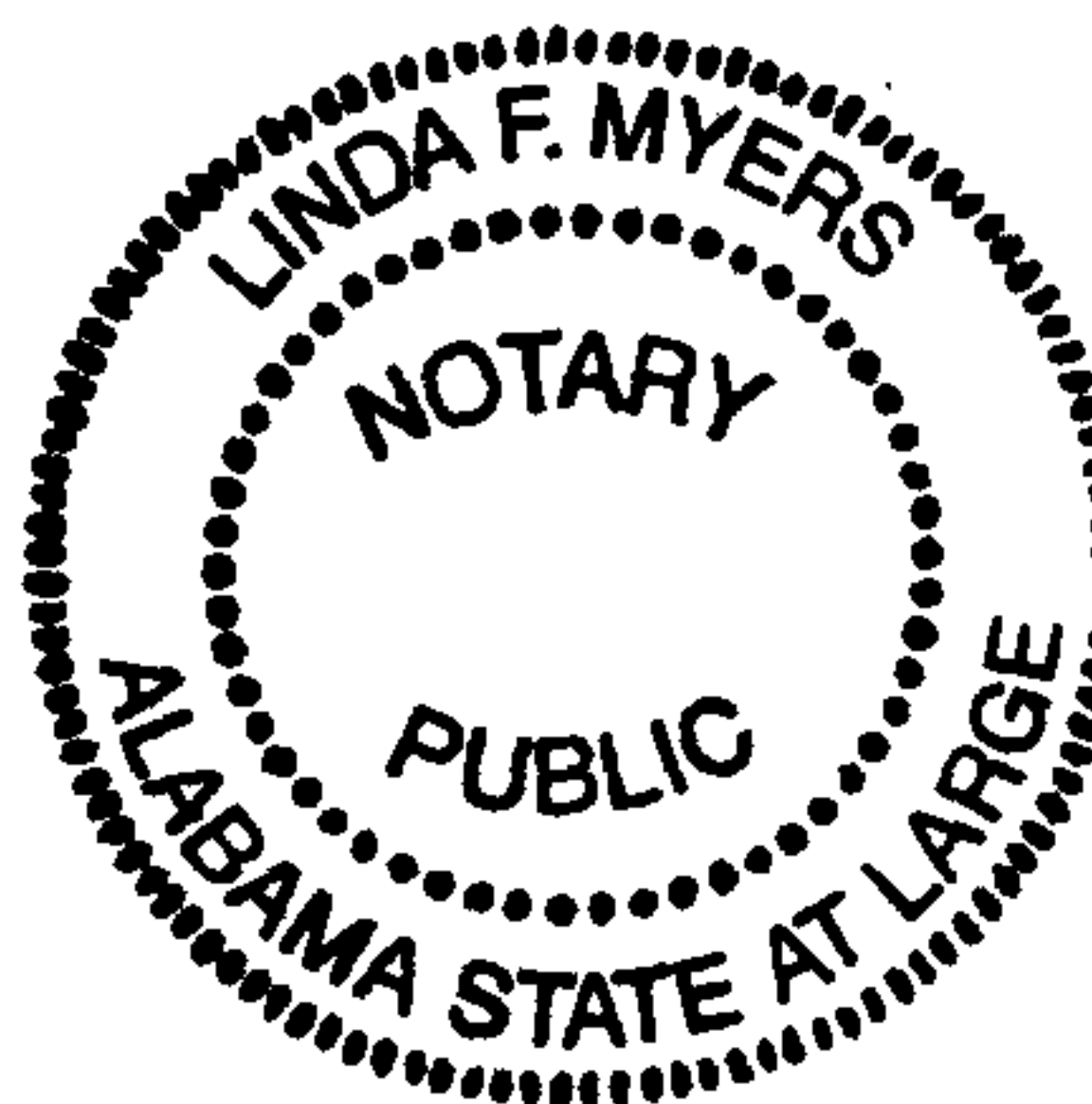
On April 22, 2004 before me, Linda F Myers the undersigned,  
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is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the  
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instrument.

WITNESS my hand and official seal

Linda F Myers  
Notary Public in and for said County and State

Linda F Myers  
Notary's name (Must be typed or legibly printed)

MY COMMISSION EXPIRES MAY 30, 2005



IT IS RECOMMENDED THAT, PRIOR TO THE EXECUTION OF THIS SUBRODINATION  
AGREEMENT, THE PARTIES CONSULT WITH THEIR ATTORNEYS WITH RESPECT THERETO.  
(CLTA SUBORDINATION FORM "A")

## **LEGAL ADDENDUM**

THE FOLLOWING REAL PROPERTY SITUATE IN THE CITY BIRMINGHAM, COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 2734, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB TWENTY-SEVENTH ADDITION RESIDENTIAL SUBDIVISION AS RECORDED IN MAP BOOK 11, PAGE 56 IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TAX ID #: 11-7-35-0-004-078-000

BY FEE SIMPLE DEED FROM DAVID J. DERN AND WIFE VICKI L. DERN AS SET FORTH IN DEED BOOK 1992, PAGE 25559 AND RECORDED 11/3/1992, JEFFERSON COUNTY RECORDS.

THE SOURCE DEED AS STATED ABOVE IS THE LAST RECORD OF VESTING FILED FOR THIS PROPERTY. THERE HAVE BEEN NO VESTING CHANGES SINCE THE DATE OF THE ABOVE REFERENCED SOURCE.



**U19999142-010P04**

SUBORDINATION AG  
LOAN# 644241961  
US Recordings