

20120613000208680 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
06/13/2012 12:45:08 PM FILED/CERT

After Recording Return to:  
EQUIFAX SETTLEMENT SERVICES  
Attn: NICOLE FERGUSON  
420 ROUSER ROAD, SUITE 500  
CORAOPOLIS, PA 15108  
File No. 1047033

This document prepared by:

FRANK P. DEC, ESQ.  
8940 MAIN STREET  
CLARENCE, NY 14031  
716-634-3405

Tax ID No.:  
03 9 29 0 002 009.000

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SUBORDINATION AGREEMENT

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Date: 5/22/12

Property (the legal description of the Property under the Junior Mortgage): SEE ATTACHED EXHIBIT "A"

Property Address: 3256 BROOK HIGHLAND TRACE, BIRMINGHAM, AL 35242

Subordinating Lender: FIRST EDUCATORS CREDIT UNION A CORPORATION

Junior Mortgage

Date: 01/22/2008  
Borrower: DAVID BOBO AND CYNTHIA BOBO  
Trustee (if applicable):  
Note Secured by Junior Mortgage:  
Recorded Date: 02/05/2008  
Original principal amount: \$20,000.00  
Recording information: INSTRUMENT NUMBER 0205000046500

New Lender: JPMORGAN CHASE BANK, N.A.

Refinance Mortgage

Date: June 7, 2012  
Borrower: DAVID BOBO AND CYNTHIA BOBO  
Note Secured by Refinance Mortgage:  
Recorded: Concurrent herewith  
Original principal amount not to exceed: \$222,000.00  
Recording information (when available): \_\_\_\_\_

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

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For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

FIRST EDUCATORS CREDIT UNION A  
CORPORATION

BY

NAME:

TITLE:

*John Wheeler*  
John Wheeler  
Vice President

STATE OF Alabama  
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and state, hereby certify that John Wheeler the authorized representative of First Educators Credit Union financial entity, whose name is signed to the foregoing conveyance, who is known to me, acknowledged before me on this day that being informed of the contents of said conveyance, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 22nd day of May, 2012

NOTARY PUBLIC

My commission expires:

*Jessie Y Swindle*

JESSICA Y SWINDLE

Notary Public, Alabama State At Large  
My Commission Expires July 23, 2012

**EXHIBIT "A"**

**LEGAL DESCRIPTION**



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**THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF  
SHELBY, STATE OF ALABAMA, TO-WIT:  
LOT 20, ACCORDING TO THE MAP AND SURVEY OF BROOK HIGHLAND, 1ST SECTOR,  
AS RECORDED IN MAP BOOK 12, PAGE 62, A & B, IN THE PROBATE OFFICE OF SHELBY  
COUNTY, ALABAMA. MINERAL AND MINING RIGHTS EXCEPTED.**

**BEING THE SAME PROPERTY CONVEYED TO DAVID BOBO AND CYNTHIA BOBO,  
HUSBAND AND WIFE BY DEED FROM LON A. SIMPSON AS TRUSTEE OF THE SIMPSON  
REVOCABLE TRUST, DATED NOVEMBER 20, 2001 RECORDED 03/01/2006 IN DEED  
INSTRUMENT 2006030100009769, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY  
COUNTY, ALABAMA.  
TAX ID# 039290002009000**

Title No.: 1047033