


When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

  
20121228000497560 1/2 \$15.00  
Shelby Cnty Judge of Probate, AL  
12/28/2012 01:52:20 PM FILED/CERT

7826601-2

File No. 01-12159047-02C

### SUBORDINATION AGREEMENT

Date: December 5, 2012

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

Property Address: 1306 CALISTON WAY, PELHAM, AL 35124

Subordinating Lender: ALABAMA TELCO CREDIT UNION

#### Junior Mortgage

Date: 08/28/2008  
Borrower: GINA NORRIS  
Trustee (if applicable):  
Note Secured by Junior Mortgage:  
Recorded Date: 09/15/2008  
Original principal amount: \$75,000.00  
Recording information: DOCUMENT NUMBER 20080915000365940

New Lender: CITIBANK, N.A.

#### Refinance Mortgage

Date: \_\_\_\_\_  
Borrower: GINA NORRIS  
Note Secured by Refinance Mortgage:  
Recorded: 12/28/12  
Original principal amount not to exceed: \$178,600.00  
Recording information (when available): 20121228000497550

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.

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.

ALABAMA TELCO CREDIT UNION

BY William R Chancellor  
NAME: William R Chancellor  
TITLE: SVP- Lending and Collections

STATE OF Alabama  
COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and state, hereby certify that William R Chancellor the authorized representative of Alabama Telco Credit Union A State Chartered CU ENTITY, whose name(s) is/are 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/they executed the same voluntarily on the day the same bears date. Given under my hand and seal this the 5<sup>th</sup> day of December, 2012

Carolyn D. Dams  
NOTARY PUBLIC  
My commission expires: 05-27-15



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**EXHIBIT "A"**

SITUATE IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 504, ACCORDING TO A RESURVEY OF LOTS 501-520, 543-553 AND 557-561,  
CALISTON AT BALLANTRAE, PHASE 1, AS RECORDED IN MAP BOOK 33, PAGE 132,  
IN THE PROBATE OFFICE OF SHELBY COUNTY, ALBAMA.

MINERAL AND MINING RIGHTS EXCEPTED.

TAX ID NO: 14-8-28-2-003-004-000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED

GRANTOR: JEBCO, INC

GRANTEE: GINA NORRIS

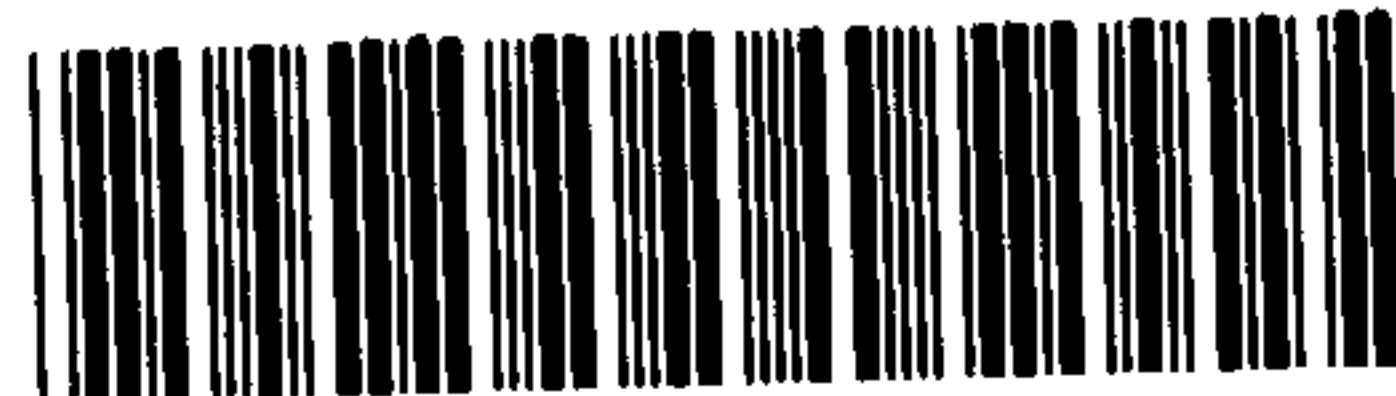
DATED: 05/04/2005

RECORDED: 05/11/2005

DOC#/BOOK-PAGE: 20050511000225240

ADDRESS: 1306 CALISTON WAY, PELHAM, AL 35124

END OF SCHEDULE A



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