

Prepared by:
Curphey & Badger, PA
Eric Badger
28100 US 19 #300
Clearwater, FL 33761

Return to:

The Alabama Housing Finance Authority ("AHFA"), a
Public Corporation
P.O. Box 242967
Montgomery, AL 36124



20130404000139890 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
04/04/2013 12:12:34 PM FILED/CERT

Property Tax ID#: 23-6-14-2-004-041-000

Order #: 7629185

Ref #: _____

SUBORDINATION AGREEMENT

THIS INDENTURE, made this 23rd day of January, 2013, between THE ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), a Public Corporation, hereinafter called party of the First Part, and WELLS FARGO BANK N.A., hereinafter called Party of the Second Part,

WITNESSETH, that whereas Party of the First Part is the owner and holder of a certain Mortgage taken out by CINDY D. THOMPSON, in the original principal indebtedness of \$11,140.44, which Mortgage was recorded on 07/07/2011 as Instrument No.20110707000197000; of official records, encumbering the land situate in the County of Shelby, Alabama, described as follows:

SEE COMPLETE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"

Property Address: 28 Frankies Lane, Alabaster, AL 35007

Being all of that certain property conveyed to CINDY D. THOMPSON, by deed recorded 06/09/2003, as Instrument No.20030609000356620, of official records.

AND WHEREAS, CINDY D. THOMPSON, have made application to the Party of the Second Part for a loan to WELLS FARGO BANK N.A., (Loan #: 0350197182) in the amount not to exceed \$119,060.00, to be secured by a First Mortgage encumbering the above described premises, and Party of the Second Part has required as a condition precedent to making of said loan that the Party of the First Part subordinate its Mortgage and the lien thereof and all of its rights there under to the Mortgage to be placed upon said premises as aforesaid, and Party of the First Part is agreeable to such subordination.

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00), and other valuable consideration in hand paid by the Party of the Second Part to the Party of the First Part, receipt whereof is hereby acknowledged, and as inducement for making the aforesaid loan by the Party of the Second Part to the aforesaid CINDY D. THOMPSON, the Party of The First Part does hereby subordinate the aforesaid Mortgage by it and the lien thereof and all of its rights and there under to the mortgage recorded in Official Records, Book _____, Page _____, or Document Number _____ of the Public Records of Shelby County, Alabama, encumbering the above described premises and does hereby covenant with the Party of the Second Part that it has not transferred or assigned the aforesaid lien held by it, nor the

Promissory Note it secures, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement as sole owner of the entire interest held by it in said Note and Mortgage and declare any right or claim held by it to be subject and inferior to the Mortgage held by the Party of the Second Part and to all rights of the Party of the Second Part there under.

IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS HEREUNTO SET ITS HAND AND SEAL ON THE DAY AND YEAR FIRST WRITTEN.

WITNESSES:

THE ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), a Public Corporation

Witness

[Signature]
Lashona Johnson

Print Name

By:

[Signature]
Michael J. King

Its: Single Family Administrator

Witness

Print Name



20130404000139890 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
04/04/2013 12:12:34 PM FILED/CERT

STATE OF Alabama}

COUNTY OF Montgomery}

BEFORE ME, the undersigned authority, personally appeared Michael J. King who is the S/F Administrator of THE ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), a Public Corporation, appearing on behalf of said corporation, who is known to me or has shown _____ as identification, who after being by me first duly sworn, deposes and says that he/she has the full binding authority so execute this Subordination Agreement and he/she subscribed his/her name thereto in certification thereof.

[Signature]
Gloria Johnson

NOTARY PUBLIC

My Commission Expires

Gloria Johnson

My commission expires 3/16/2015.

No title search was performed on the subject property by the preparer. The preparer of this deed makes no representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantors/Grantee and /or their agents, no boundary survey was made at the time of this conveyance.

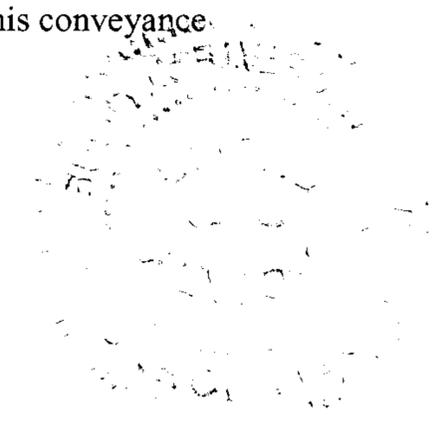


EXHIBIT "A"

ALL THAT CERTAIN LAND SITUATED IN THE STATE OF ALABAMA, COUNTY OF SHELBY, CITY OF ALABASTER, DESCRIBED AS FOLLOWS:

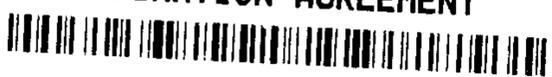
LOT 28, ACCORDING TO THE SURVEY OF SCOTTSDALE, AS RECORDED IN MAP BOOK 6, PAGE 101, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO CINDY D. THOMPSON FROM CHRISTINE H. DRAKE AND RONALD A. DRAKE, WIFE AND HUSBAND, BY DEED DATED MAY 23, 2003 AND RECORDED JUNE 9, 2003 AS INSTRUMENT NO. 20030609000356620 OF OFFICIAL RECORDS.

APN #: 23-6-14-2-004-041-000

COMMONLY KNOWN AS: 28 FRANKIES LN, ALABASTER, AL 35007

*WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING*

 THOMPSON
46703270 AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT



20130404000139890 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
04/04/2013 12:12:34 PM FILED/CERT