


ALABAMA TELCO CREDIT
UNION
ATTN: REAL ESTATE DEPT.
P.O. BOX 360287
BIRMINGHAM, AL 35236

This document prepared by:
FRANK P. DEC, ESQ.
8940 MAIN STREET
CLARENCE, NY 14031
716-634-3405

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

Tax ID No.:
23 2 10 3 002 074.000

78 649720 Rec 2nd


20130516000203020 1/3 \$19.00
Shelby Cnty Judge of Probate, AL
05/16/2013 12:08:15 PM FILED/CERT

SUBORDINATION AGREEMENT

Date: _____

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

Property Address: 128 KENTWOOD WAY, ALABASTER, AL 35007

Subordinating Lender: ALABAMA TELCO CREDIT UNION

Junior Mortgage

Date: 05/06/2009

Borrower: JOHN S. FELL AND PAIGE M. FELL

Trustee (if applicable):

Note Secured by Junior Mortgage: ALABAMA TELCO CREDIT UNION

Recorded Date: 05/22/2009

Original principal amount: \$17,000.00

Recording information: DOCUMENT NO. 20090522000194420

New Lender: CITIBANK, N.A.

Refinance Mortgage

Date: _____

Borrower: JOHN S. FELL AND PAIGE M. FELL


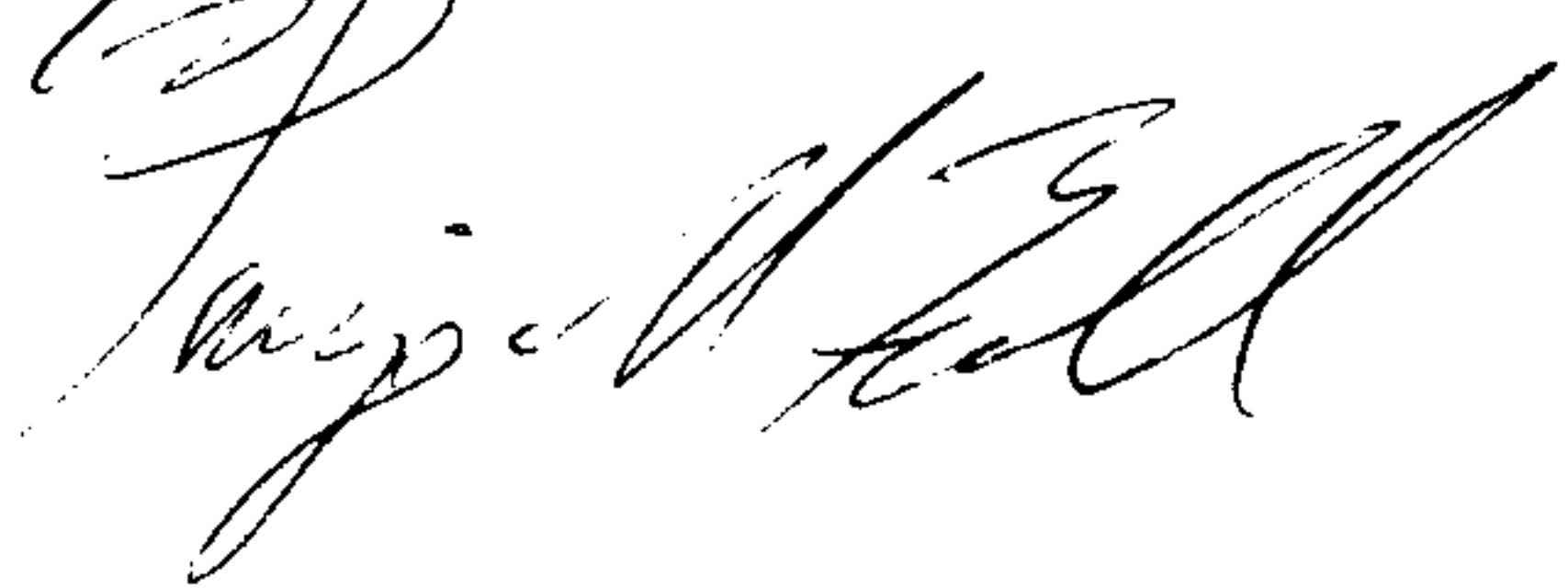
Note Secured by Refinance Mortgage: CITIBANK, N.A.

Recorded: _____

Original principal amount not to exceed: \$136,800.00

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.

ALABAMA TELCO CREDIT UNION

BY William R. Chancellor
NAME: WILLIAM R. CHANCELLOR
TITLE: SUP. LENDING & COLLECTIONS

STATE OF Alabama
COUNTY OF Shelby

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 State Chartered 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 4th day of January, 2013

Caryn D. Davis
NOTARY PUBLIC
My commission expires: 05-27-15

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EXHIBIT A
LEGAL DESCRIPTION

SITUATED IN THE COUNTY OF SHELBY AND IN THE STATE OF ALABAMA:

LOT 74, ACCORDING TO THE SURVEY OF KENTWOOD, SECOND ADDITION, PHASE 1, AS RECORDED
IN MAP BOOK 18, PAGE 60 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING
SITUATED IN SHELBY COUNTY, ALABAMA.

TAX ID NO: 23 2 10 3 002 074.000

PROPERTY COMMONLY KNOWN AS: 128 KENTWOOD WAY, ALABASTER, AL 35007


+U03816725+
7753 5/2/2013 78649720/2

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