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Dallas, TX 75201

RETURN TO: **3490660**
EPIC REAL ESTATE SOLUTIONS
2000 CLIFF MINE ROAD
SUITE 500
PITTSBURGH, PA 15275

Source of Title: Deed Book _____, Page _____

_____[Space Above This Line For Recording Data]_____

Loan No: 3308938090
Borrower: Thaddeus F Coleman

Data ID: 426


SUBORDINATION AGREEMENT (Refinance)

This Subordination Agreement ("Agreement") is made as of the 21st day of June, 2013, by Quicken Loans Inc. as authorized agent for Charles Schwab Bank ("Subordinator"), whose address is 1050 Woodward Ave, Detroit, MI 48226 and Pentagon Federal CU ("Lender"), , A Corporation organized and existing under the laws of the State of Virginia, whose address is 2930 Eisenhower Ave, Alexandria, VA 22313.

RECITALS:

- A. Thaddeus F Coleman AND Shijuana Coleman ("Borrower"), of 112 Highland View Dr, Birmingham, ALABAMA 35242 desires Lender to refinance Borrower's loan, which is evidenced by a promissory note secured by a mortgage, deed of trust, or security deed ("First Security Instrument") dated 7-16-13, in an amount not to exceed \$624,500.00, to be recorded simultaneously with this Agreement, covering real property described below.
- B. The real property offered by Borrower as security to Lender is currently subject to the lien of the Second Security Instrument described below.
- C. Lender will refinance Borrower's loan only on the condition that the Second Security Instrument described below be subordinated to the First Security Instrument described above.

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Shelby Cnty Judge of Probate, AL
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Loan No: 3308938090

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In consideration of the matters described above, and of the mutual benefits and obligations set forth in this Agreement, the parties agree as follows:

SUBORDINATION OF EXISTING SECOND SECURITY INSTRUMENT

The Second Security Instrument to be subordinated covers real property described as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

and made on the 12th day of September, 2008, and filed or recorded in 09/22/2008 as Instrument Number 20080922000373740 of the Official Records of the County Recorder's or Clerk's Office of SHELBY COUNTY, ALABAMA, ("Second Security Instrument") shall be and the same is now subordinated and made subject and subsequent to the lien of that certain First Security Instrument covering the real property referenced above, dated _____, between Borrower and Lender.

The undersigned Subordinator has executed this Agreement on the date first appearing above.


Subordinator: Quicken Loans, Inc. as authorized agent for
Charles Schwab Bank

By: 

Is: LIMITED LOAN & LIEN MOD OFFICER

(Printed Name and Title)

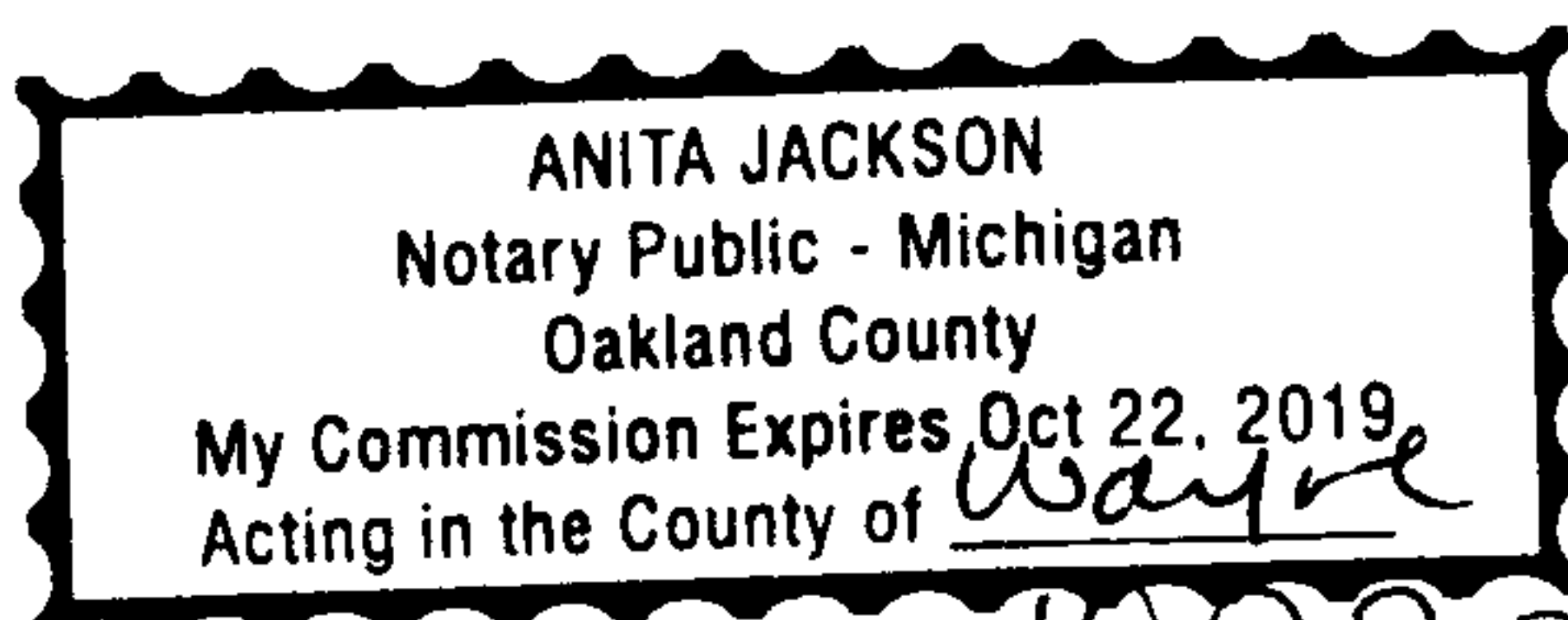
Kathleen Haggitt
Limited Loan and Lien Mod Officer


20130724000301200 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
07/24/2013 12:03:23 PM FILED/CERT

STATE OF MI
COUNTY OF Wayne

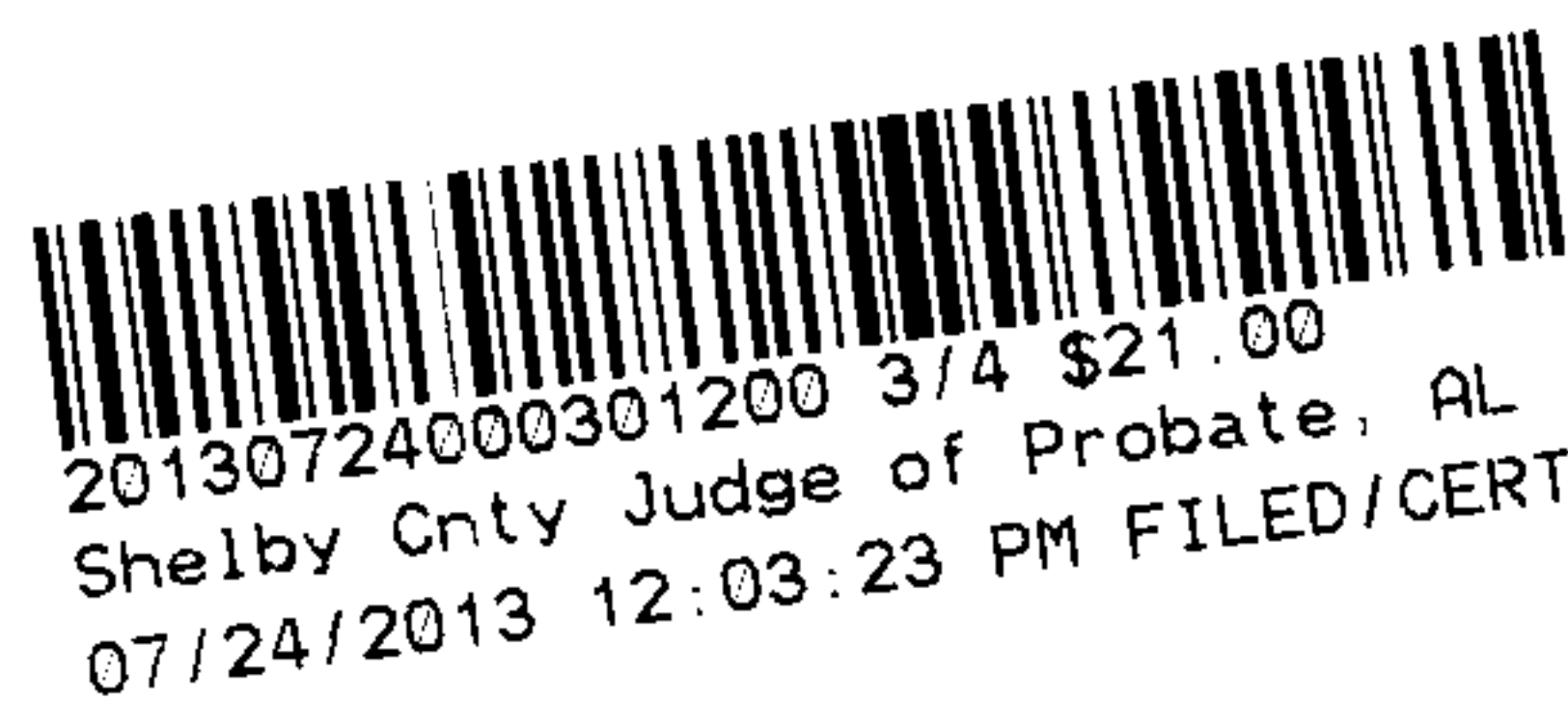
I, Anita Jackson, a Notary Public in and for said County
in said State, hereby certify that Bathleen Haroot whose
name as Limited Liability Company of Quicken Loans Inc. as authorized agent for
Charles Schwab Bank, is signed to the foregoing instrument, and who is known to me, acknowledged
before me on this day that, being informed of the contents of the instrument, he/she, as such officer
and with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this 21st day of June, 2013.



Anita Jackson
Notary Public
Anita Jackson
(Printed Name)

My commission expires: 10-22-2019



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LEGAL DESCRIPTION

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 402-A, ACCORDING TO A RESURVEY OF LOTS 402 AND 403, HIGHLAND LAKES, 4TH SECTOR, PHASE 1, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 21, PAGE 44, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TAX ID NO: 09-3-CB-0-001-001.023

