

This document was prepared by: Shereese George
After Recording Return To:
Alabama Housing Finance Authority
ATTN: Shereese George
P.O. Box 242967
Montgomery, AL 36124
Loan #25052339

Subordination Agreement
(Modified Mortgage)

Date: August 19, 2013

Legal Description

Lot 1, 2, and 3, according to Mitchell Subdivision, Wilsonville, Alabama, as shown by map recorded in Map Book 4, Page 1, in the Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Property Address: 14 Mitchell Street, Wilsonville, Alabama 35186

Subordinating Lender:

Junior Mortgage

Date: December 23, 2009

Borrower: James K. Eskridge and Jessica S. Eskridge, Husband and Wife

Trustee: Mortgage Electronic Registration Systems (MERS)

Recording information: Instrument No 20091229000471760, December 29, 2009

Original principal amount: \$4,140.00

Senior Lender:

Original Mortgage

Date: December 23, 2009

Borrower: James K. Eskridge and Jessica S. Eskridge, Husband and Wife

Note secured by Original Mortgage:

Dated: December 23, 2009

Original principal amount: \$135,500.00

Recording information: Instrument No. 2009122000471750, December 29, 2009

Modified Mortgage


Date of Modification: August 19, 2013

Borrower: James K. Eskridge and Jessica S. Eskridge, Husband and Wife

Modified Note secured by Modified Mortgage:

Dated: August 19, 2013

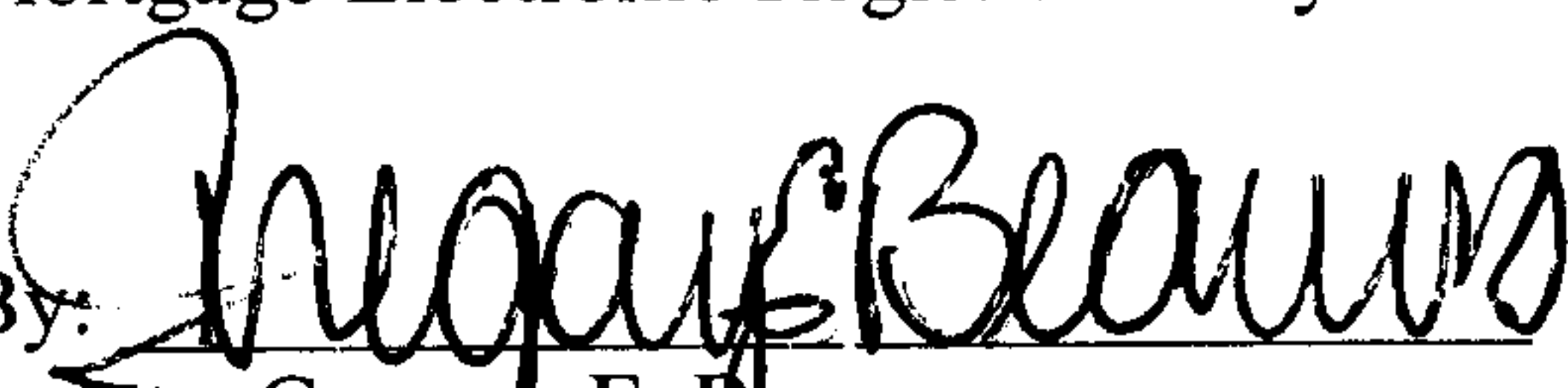
Modified principal amount: \$138,367.95


20130906000364530 1/2 \$17.00
Shelby Cnty Judge of Probate, AL
09/06/2013 02:51:35 PM FILED/CERT

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 Senior Lender to modify the Original 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 Modified 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 Modified Mortgage regardless of any renewal, extension or further modification of the Modified Mortgage.

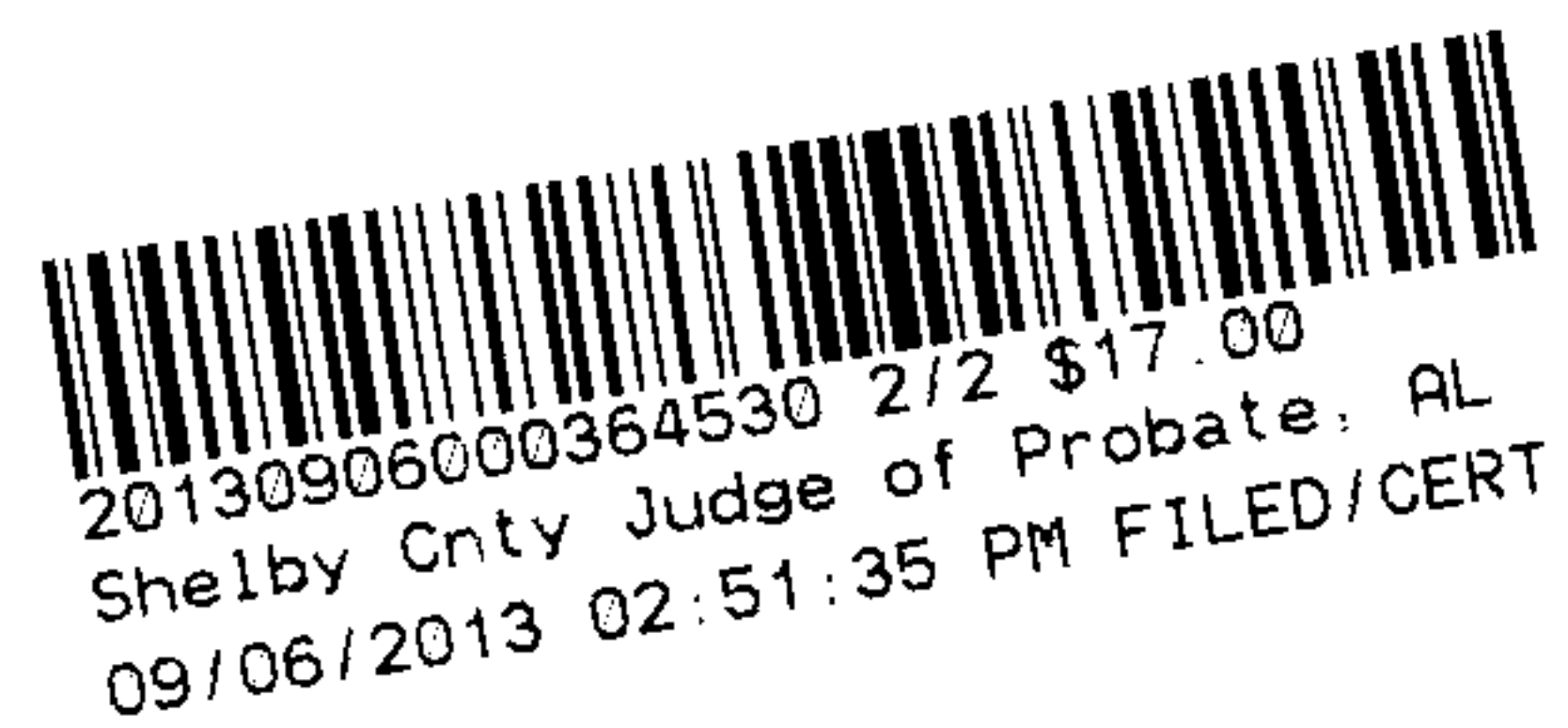
This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

Mortgage Electronic Registration Systems (MERS)

By: 
Gregory E. Beavers
Assistant Secretary

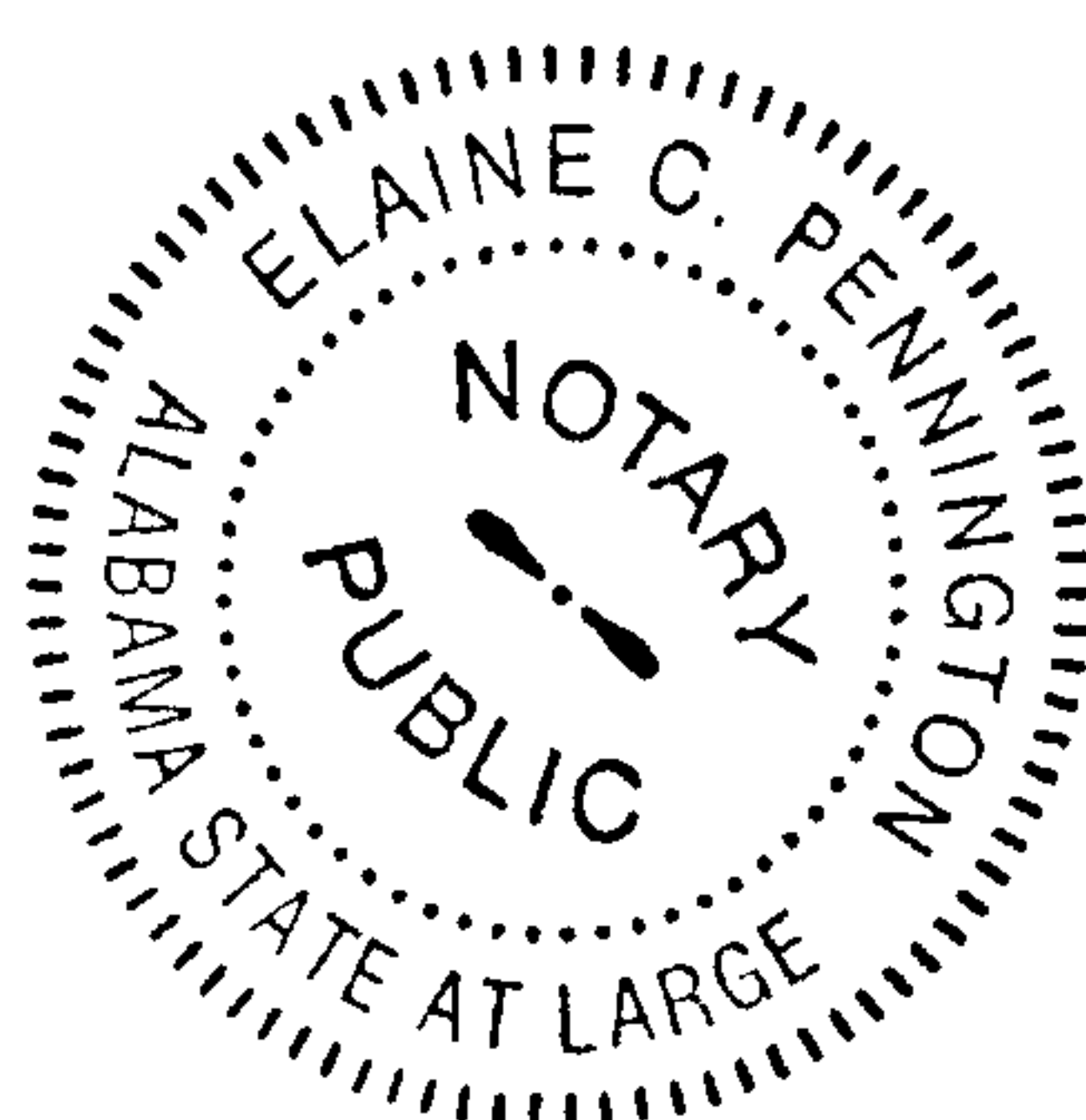
STATE OF ALABAMA

COUNTY OF MONTGOMERY



I, the undersigned authority, a Notary Public in and for said county in said state, do hereby certify that, Gregory Beavers whose name as Assistant Secretary of the MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. ("MERS"), a corporation, is signed to the foregoing Subordination Agreement and who is known to me, acknowledged before me on this day that, being informed of the contents of the above and foregoing Subordination Agreement, she, as such Assistant Secretary and with full authority to act on behalf of said corporation, executed the same voluntarily for and as the act of the corporation on the day the same bears date.

Given under my hand the 19th day of August, 2013.





Notary Public

My Commission Expires: _____

My commission expires 3/16/2015.