



20131119000453480 1/4 \$23.00
Shelby Cnty Judge of Probate, AL
11/19/2013 01:21:32 PM FILED/CERT

Tax Map #: 23 5 22 0 001 051 029

~~Return to:~~ Prepared by *Amber Salling*
Fidelity National Agency Solutions
6500 Pinecrest Drive
Suite 600
Plano, TX 75024

File # GT13 20800
PLEASE RECORD & RETURN TO:

National Advantage Settlement SVC
329 Forest Grove Road, STE 201
Coraopolis, PA 15108

SUBORDINATION AGREEMENT

(3)
THIS DEED OF SUBORDINATION is made as of this 5th day of Nov, 2013,
among Nanette A. Luce Grantor, and Compass Bank, Compass Bank Beneficiary.

WITNESSETH:

WHEREAS by Mortgage the Grantor did grant and convey a certain property known as 416 Meadowlark Place, Alabaster, AL 35007 (and more particularly described below), to secure a Note payable to the Beneficiary in the original principal sum of Nineteen Thousand Dollars and No Cents (\$19,000.00), bearing the date of January 25, 2005; said Mortgage (the "Existing Mortgage") being recorded February 7, 2005, as Instrument No. 20060207000080940, among the land records of the Shelby, AL, against the following described property ("the Property"):

(SEE ATTACHED LEGAL DESCRIPTION)

WHEREAS the Grantor did grant and convey the Property to secure a Note payable to Universal Mortgage & Finance, Inc., in the original principal sum not to exceed Seventy Nine Thousand Five Hundred Seventy Three Dollars and No Cents (\$79,573.00), bearing the date of 11/05/2013, said Mortgage (the "New Mortgage") being recorded immediately prior hereto among the aforesaid land records; and

WHEREAS, it is the intent and desire of the parties to subordinate the lien of the Existing Mortgage to the New Mortgage recorded immediately prior hereto.

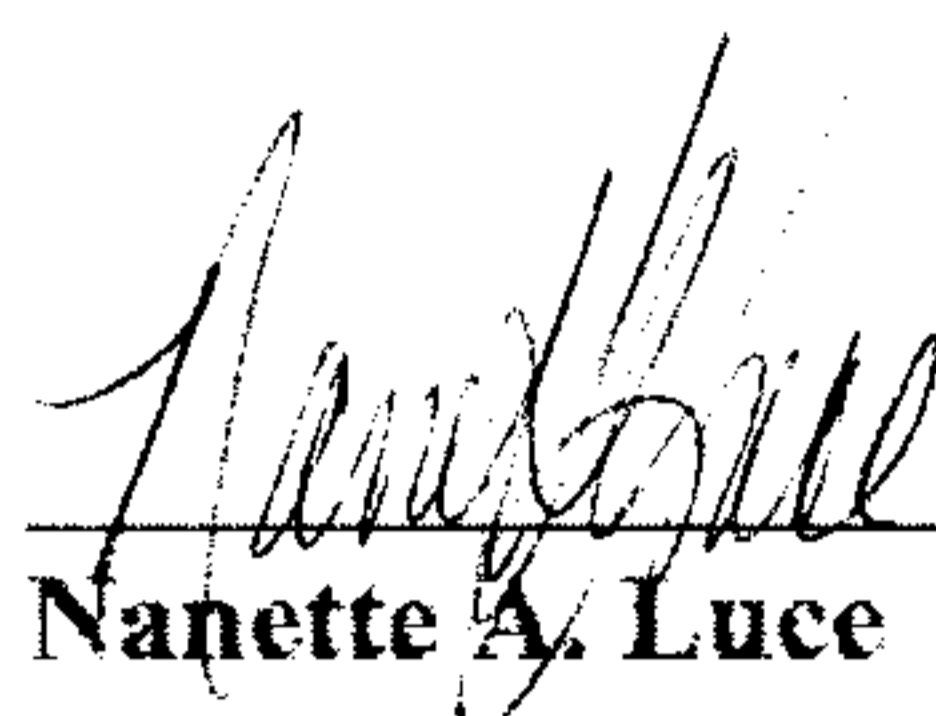
NOW, THEREFORE, in consideration of the premises contained herein and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties agree as follows:

1. The Beneficiary does hereby subordinate the lien of the Existing Mortgage dated January 25, 2005, and recorded February 7, 2005, as Instrument No. 20100915000302280, to the lien of

the New Mortgage recorded immediately prior hereto, it being intended that the Existing Mortgage shall have a second priority as to the Property, for so long as the borrower is under the Mortgages recited above.

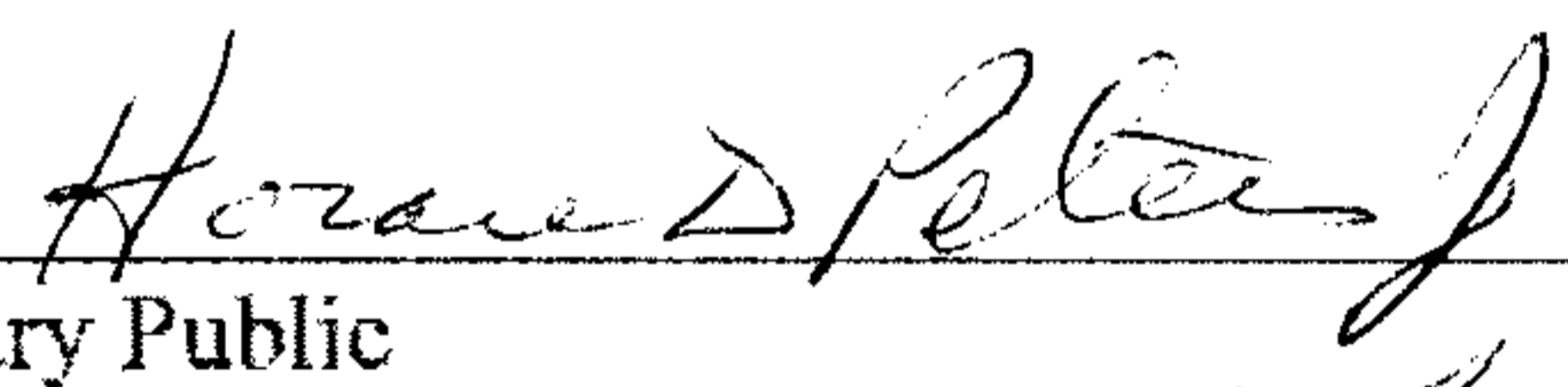
2. The lien and effect of the Existing Deed of Trust dated January 25, 2005, and recorded February 7, 2005, as Instrument No.20100915000302280, shall otherwise remain in full force and effect as to the Property.


WITNESS the following signatures and seals:

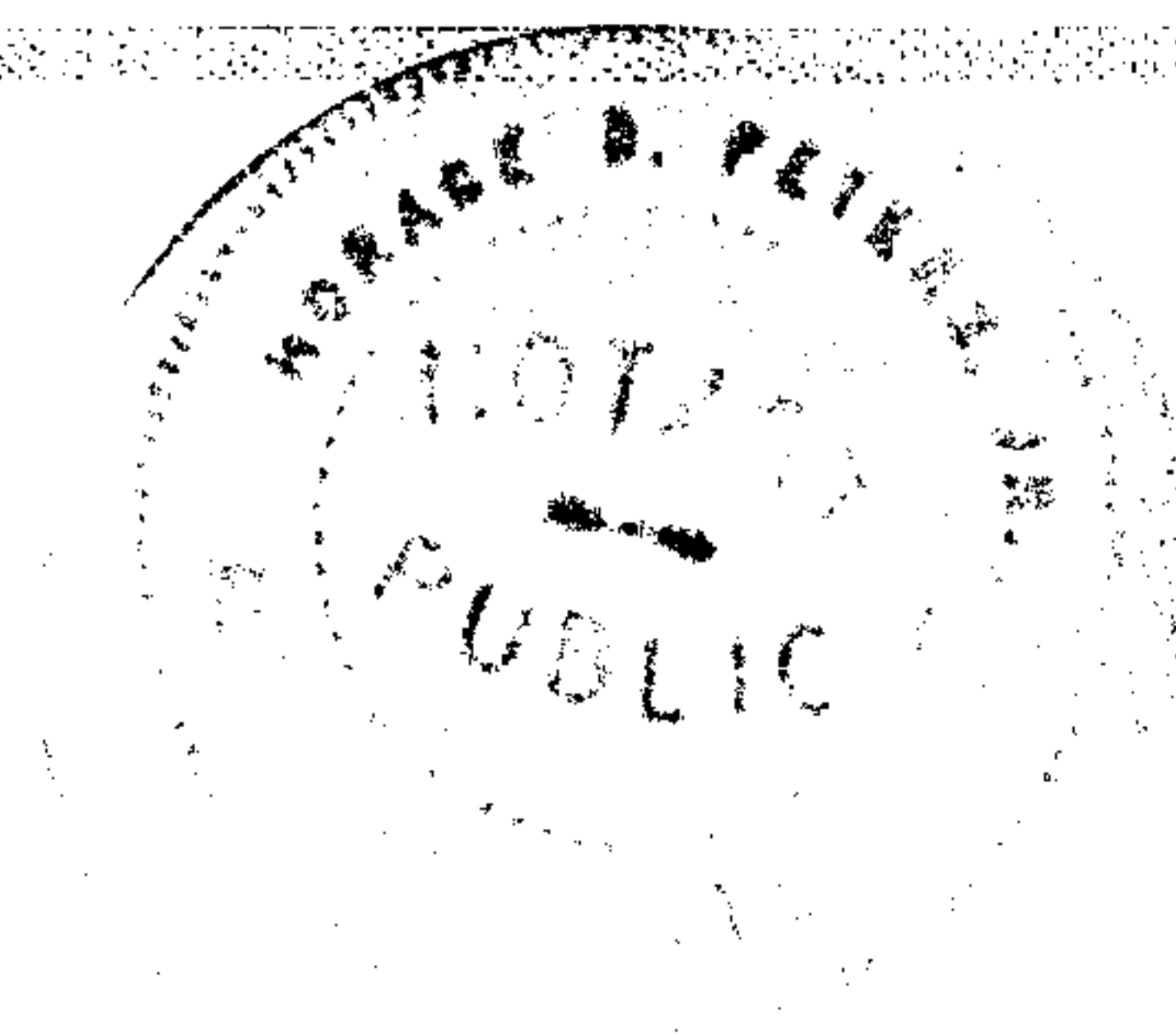
 (SEAL)
Nanette A. Luce

State of AL, County of Shelby, to wit:

The foregoing instrument was acknowledged before me on 11/05/2013, by Nanette A. Luce.


Notary Public
My commission expires 08/15/2015


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COMPASS BANK Compass Bank

By: Sharon Kyser

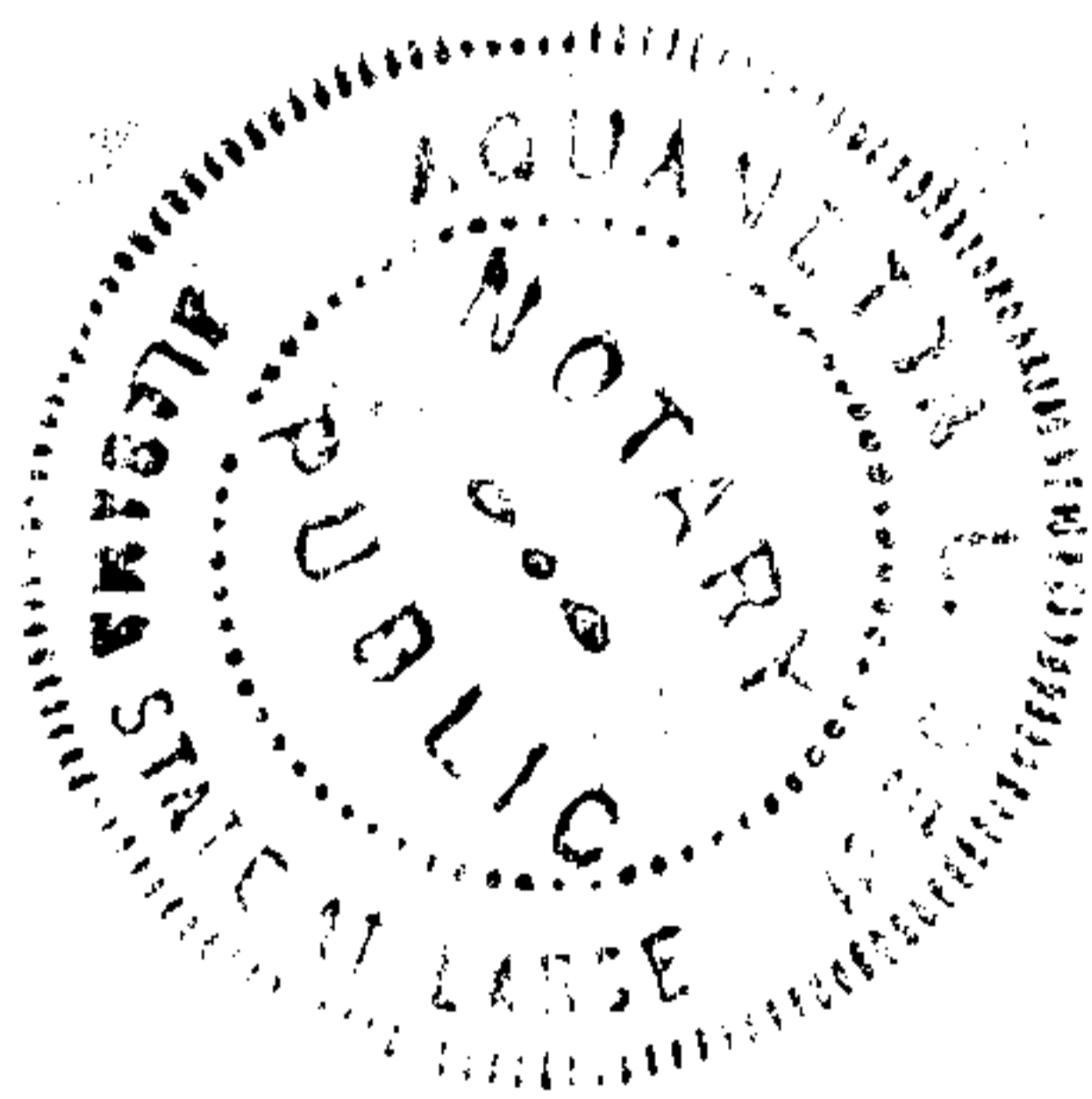
Its Officer
(Title)

STATE OF AL)

COUNTY OF JEFFERSON) to wit:

The foregoing instrument was acknowledged before me on OCT. 8, 2013,
by SHARON KYSER (name), as OFFICER (title)
of Compass Bank Compass Bank, on behalf of the corporation.

[Signature]
Notary Public
My commission expires _____



NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 8, 2014
BONDED THRU NOTARY PUBLIC UNDERWRITERS

[Barcode]
20131119000453480 3/4 \$23.00
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Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF Alabama, AND IS DESCRIBED AS FOLLOWS:

LOT 8, BLOCK 1, ACCORDING TO THE SURVEY OF WILLOW GLEN, AS RECORDED IN MAP BOOK 7 PAGE 101 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY, ALABAMA.

Parcel ID: 23-5-22-0-001-051.029

Commonly known as 416 Meadowlark Place, Alabaster, AL 35007
However, by showing this address no additional coverage is provided


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