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Recorded return to:  
Service Link, LP  
4000 Industrial Blvd.  
Aliquippa, PA 15001  
(800) 439 - 5451

Title of Document: Subordination

Date of Document: September 19<sup>th</sup>, 2013

Grantor: Mutual Savings Credit Union

Grantor's Address: P.O. Box 362045  
Hoover, AL 35236-2045

Grantee: Robert Needham

Grantee's Address: 139 Saint Charles Drive  
Helena, AL 35080

Lender: Citi Bank

Lender's Address: 1000 Technology DR, MS 321  
O'Fallon, MO 63368

# SUBORDINATION AGREEMENT

276 73863

This Subordination Agreement, made September 19, 2013 between CITIBANK, N.A., Its successors and/or assigns ("Requestor"), and Mutual Savings Credit Union ("Lender")

Witnesseth:

Whereas, the Lender now owns and holds the following mortgages and the Bond or Note secured thereby Mortgage Dated: August 31, 2005 made by: **ROBERT A. NEEDHAM, a single person** to **MUTUAL SAVINGS CREDIT UNION**, in the principal sum of **\$33,600.00** and recorded September 13, 2005 in **Instrument #20050913000474620** in the Office of Shelby County Judge of Probate, Shelby County, Alabama covering legal description:

**LOT 63 ACCORDING TO THE MAP OF ST CHARLES PLACE, PHASE TWO, SECTOR FOUR, AS RECORDED IN MAP BOOK 20, PAGE 40 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SITUATED IN SHELBY COUNTY ALABAMA.**

And, whereas, Borrowers have requested that Credit Union subordinate the herein referenced Mortgage to a subsequent Mortgagee;

With a property address of: **139 SAINT CHARLES DR, HELENA, AL 35080** described as ("The Premises") and,

Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum **NOT** to exceed **\$122,874.00** dollars and interest, covering the Premises and

Whereas, REQUESTER accepted said mortgage believing the mortgages held by Mutual Savings Credit Union would be subordinated in the Manner hereinafter mentioned;

Now therefore, in consideration of \$1.00 and other good and valuable consideration paid to Mutual Savings Credit Union receipt of which is hereby acknowledge, the Lender hereby covenants and agrees with REQUESTER that said mortgages held by Mutual Savings Credit Union shall be subject and subordinate in lien to the lien of a Mortgage **NOT** to exceed **\$122,874.00** dollars and the interest thereon delivered to REQUESTER.

Dated 10-30-2013 Recorded 11-12-2013 INST# 20131112000

This agreement may not be changed or terminated orally. This Agreement shall bind and endure to the benefit of the parties hereto, their respective heirs, representatives, successors and assigns.

The Lender has duly executed this Agreement on September 19, 2013.

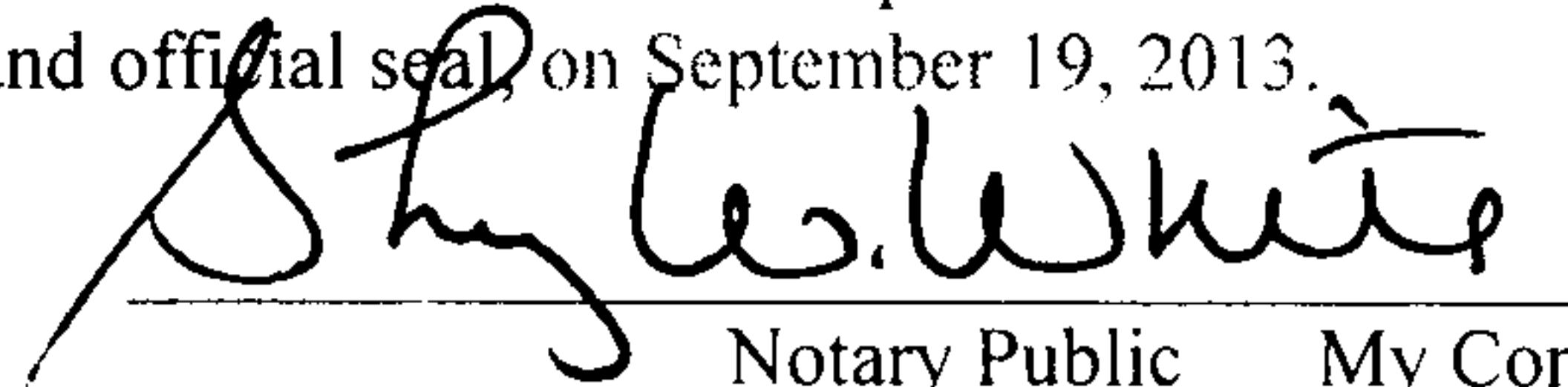
  
JEFF GRAHAM, VP OF LENDING SERVICE  
MUTUAL SAVINGS CREDIT UNION

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that, Jeff Graham, whose name as VP of Lending Services of Mutual Savings Credit Union, a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.


Given under my hand and official seal, on September 19, 2013.



  
Notary Public My Commission Expires:

2-29-16

THIS INSTRUMENT WAS PREPARED BY: SHERRY WHITE  
MUTUAL SAVINGS CREDIT UNION - P.O. BOX 362045 - HOOVER, AL 35236-2045

  
20131211000476850 2/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
12/11/2013 11:46:36 AM FILED/CERT

**LEGAL DESCRIPTION**

**EXHIBIT "A"**

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

**ALL THAT PARCEL OF LAND IN CITY OF HELENA, SHELBY COUNTY, STATE OF ALABAMA, AS DESCRIBED IN DEED INST # 20050913000, PAGE 474600, ID# 13-5-21-2-000-005.044, BEING KNOWN AND DESIGNATED AS:**

**LOT 63 ACCORDING TO THE MAP OF ST CHARLES PLACE PHASE TWO SECTOR FOUR AS RECORDED IN MAP BOOK 20 PAGE 40 IN THE PROBATE OFFICE OF SHELBY COUNTY ALABAMA.**

**MORE COMMONLY KNOWN AS: 139 SAINT CHARLES DRIVE, HELENA, AL 35080**

**ROBERT A. NEEDHAM BY FEE SIMPLE DEED FROM SIRVA RELOCATION LLC AS SET FORTH IN INST # 20050913000474600 DATED 08/26/2005 AND RECORDED 09/13/2005, SHELBY COUNTY RECORDS, STATE OF ALABAMA**

