

Prepared by: Reya Paul

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20131230000494940 1/2 \$19.00
Shelby Cnty Judge of Probate, AL
12/30/2013 10:23:38 AM FILED/CERT

17581186

SUBORDINATION AGREEMENT

THIS AGREEMENT is entered into this 18TH day of NOVEMBER, 2013, by U.S.BANK NATIONAL ASSOCIATION, its successors and or assigns (Lender) & MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH (Lienholder).

Recitals

Lienholder holds a second Mortgage/Deed of trust originally granted by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH, dated 03/30/2005 and recorded 04/06/2005 among the Land Records of SHELBY, County, AL, as Instrument #20050406000158610, securing the original sum of \$53,124.00, securing an interest in the following described real estate ("the Property"):

PROPERTY ADDRESS: 5201 WEATHERFORD DR, BIRMINGHAM, AL 35242

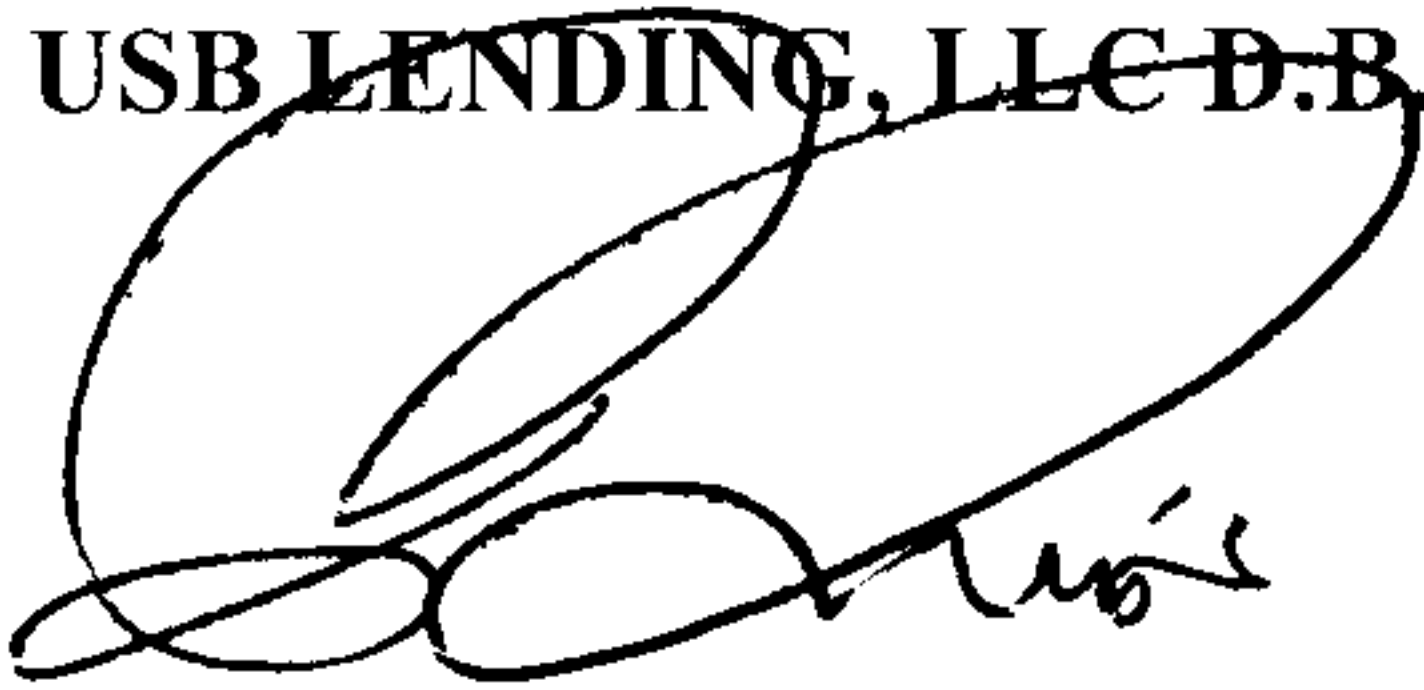
See legal description attached hereto and made a part hereof.

This agreement subordinates to a Mortgage/Deed of Trust executed by ROBERT ERIC SMITH & TINA KNIGHT SMITH in the amount not to exceed of \$186,500.00 in favor of the lender, at a fixed rate not to exceed of 3.625% for a term of at least 180 months.

NOW THEREFORE, in consideration of the covenants contained herein, the parties agree as follows:

1. Subordination. Lienholder agrees to and hereby does subordinate its second deed of trust lien in the Property to a new first deed of trust lien to be filed by Lender in order to refinance the existing first deed of trust.
2. Effect. Lender agrees that Lienholder's second deed of trust shall in no way be impaired or affected by the Agreement except that the second deed of trust lien shall stand junior and subordinate to the Lender new first deed of trust in the same manner and to the same extent as if the Lender new first deed of trust had been filed prior to the execution and recording of the Lien holder's second deed of trust.

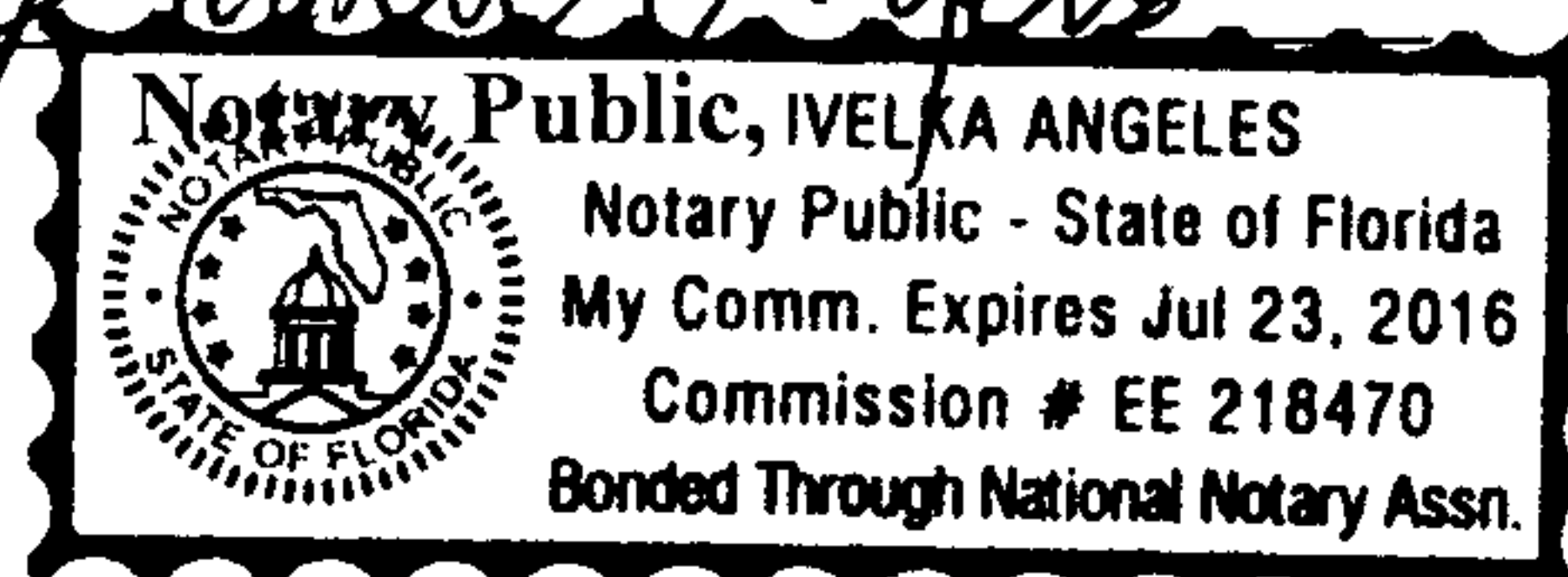
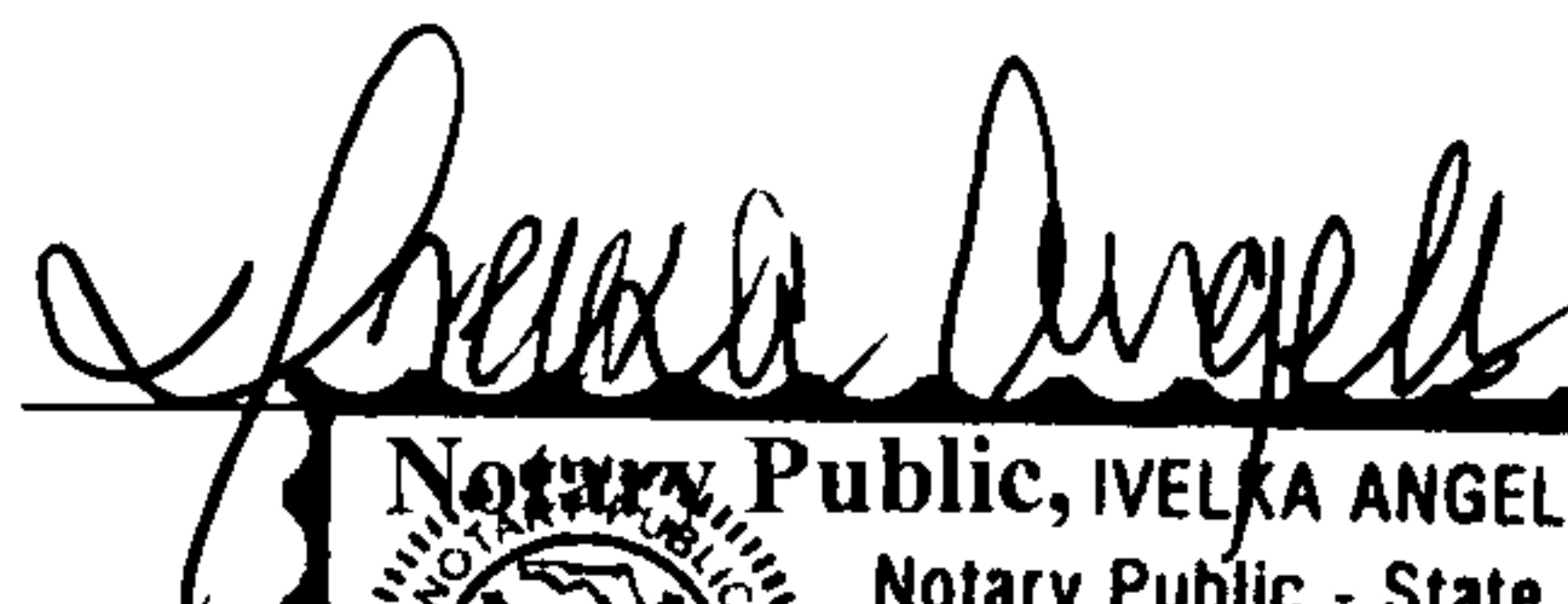
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH



Leticia N. Arias, Assistant Secretary

STATE OF FLORIDA)
COUNTY OF PALM BEACH) ss

On NOVEMBER 18, 2013 before me, the undersigned Notary Public, personally appeared Leticia N. Arias, Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for HMSV-USB LENDING, LLC D.B.A. MORTGAGESOUTH, the signor of the within instrument, who duly acknowledged to me that he/she executed the same.



IVELKA ANGELES

Order No. : 17581186
Loan No. : 2300321932

Exhibit A

The following described property:

Lot 5, Block 2, according to the Survey of Lincoln Park Subdivision, as recorded in Map Book 3, Page 145, in the Office of the Judge of Probate of Shelby County; being situated in Shelby County, Alabama.

Assessor's Parcel No: 10-1-12-0-002-020.001



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