

When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

~~After recording return to:~~

Synovus Bank  
Attn: Subordinations  
33 W. 11th St. 2nd Floor  
Columbus, Ga. 31901  
Instrument prepared by:  
Julie Rhodes  
33 W. 11th St. 2nd Floor  
Columbus, Ga. 31901

Source of Title:

Instrument number #1997-14510

20140221000048430 1/3 \$21.00  
Shelby Cnty Judge of Probate, AL  
02/21/2014 01:00:08 PM FILED/CERT

**SUBORDINATION AGREEMENT  
(Real Property)**

79268737-02

Rec 2nd

STATE OF ALABAMA

COUNTY OF SHELBY

2 5765842-2432107  
THIS SUBORDINATION AGREEMENT executed this 4th  
day of February, 2014, by the undersigned, First Commercial a div  
Synovus Bank as successor in interest by merger with First Commercial Bank ("Holder");

**WITNESSETH THAT:**

WHEREAS, Holder is the holder and owner of a security deed or mortgage from  
Rodney L. Williams, a married man, and Deborah Williams, his wife  
("Borrower") dated August 30th, 2006, and recorded in mortgage  
Instrument number 20060929000484760, Page na, in the Office of the  
Clerk of Judge of Probate of Shelby County, Alabama  
("Existing Security Instrument") conveying the real property more particularly described on  
Exhibit "A" attached hereto and by this reference made a part hereof (the "Property"); and

WHEREAS, Borrower has this date borrowed from MERS Inc., as nominee for  
Quicken Loans, Inc. ("Lender") the sum of \$ \$122,700.00 and no more,  
secured by a security deed or mortgage conveying said Property, dated of even date  
herewith ("Superior Security Instrument"); and

WHEREAS, Holder has agreed that the lien of the Superior Security Instrument  
shall be prior and superior to the lien of the Existing Security Instrument; and

NOW, THEREFORE, for and in consideration of One Dollar (\$1.00) in hand paid  
by the Borrower to Holder, and other good and valuable consideration, the receipt and  
sufficiency of which are hereby acknowledged by Holder, Holder hereby subordinates the  
lien of the Existing Security Instrument to the lien of the Superior Security Instrument, so  
that the Superior Security Instrument shall be deemed to convey title to Lender to said  
Property superior to the Existing Security Instrument and superior to the indebtedness  
secured by said Existing Security Instrument. Holder specifically acknowledges and agrees  
that the priority of the security interests of Holder and Lender in the Property shall be  
governed by this Subordination Agreement and not by the order in which the Existing  
Security Instrument and the Superior Security Instrument are or were filed or recorded.  
Nothing contained herein or otherwise shall preclude Holder from demanding strict  
compliance by Borrower with the terms and conditions of the Existing Security Instrument,  
and the instrument(s) evidencing the debt secured thereby, or enforcing its rights  
thereunder, subject to the terms of this Subordination Agreement. Without the prior written  
consent of Lender, Holder shall not exercise any collection rights with respect to the  
Property, will not foreclose under the Existing Security Instrument or exercise any power of  
sale thereunder or to take any other collection action with respect to the Property and  
Holder's security interest therein.

Lender's rights under the Superior Security Instrument may be exercised by Lender  
without notice to or consent by Holder. Lender may take such action regarding the  
Borrower, the indebtedness of Borrower to Lender, including, without limitation,  
extensions, renewals or restructurings of any indebtedness of Borrower to Lender (or the  
making of additional loans or advances to Borrower), all without notice to or consent of  
Holder, and without affecting the superiority of Lender's lien on the Property evidenced by  
this Subordination Agreement.

The subordination of the Existing Security Instrument provided for herein: ☒ shall be limited in application to the specific indebtedness of Borrower to Lender described hereinabove and any and all extensions, renewals and refinancings of same, or ☐ shall apply to the specific indebtedness of Borrower to Lender described hereinabove and any and all extensions, renewals and refinancings of same and, in addition, to all other indebtedness of any nature whatsoever of Borrower to Lender whether heretofore or hereafter incurred.

Holder warrants and represents to Lender that Holder shall not transfer or assign the Existing Security Instrument or any interest therein unless either (i) Holder has obtained the express prior written consent of Lender, or (ii) such transfer or assignment is specifically made subject to the terms and provisions of this Subordination Agreement and such is acknowledged in writing by the transferee and assignee in recordable form and Holder causes such acknowledgment to be recorded in the real estate records in the Office in the county in which the Property is located.

This Subordination Agreement shall be binding upon Holder and the heirs, personal representatives, successors and assigns of Holder and shall inure to the benefit of Lender, its successors, assigns, purchasers at foreclosure sale and purchasers pursuant to any power of sale contained in the Superior Security Instrument.

Holder agrees to execute and deliver to Lender any further documents or instrument as specified by Lender to confirm or acknowledge the subordination of the Existing Security Instrument to the Superior Security Instrument evidenced hereby.

This Subordination Agreement shall be governed by and construed in accordance with the laws of the state in which the Property is located.

IN WITNESS WHEREOF, Holder has duly executed this Subordination Agreement, under seal, after due authorization, the day and year first above written.

HOLDER: First Commercial a div Synovus Bank  
as successor in interest by merger with  
First Commercial Bank

By: Jean Walburg  
Jean Walburg  
Title: Retail Lending Center

HOLDER'S ADDRESS:

Synovus Bank  
33 W 11th St 2nd Floor  
Columbus, Ga 31901

20140221000048430 2/3 \$21.00  
Shelby Cnty Judge of Probate, AL  
02/21/2014 01:00:08 PM FILED/CERT

ACKNOWLEDGMENT

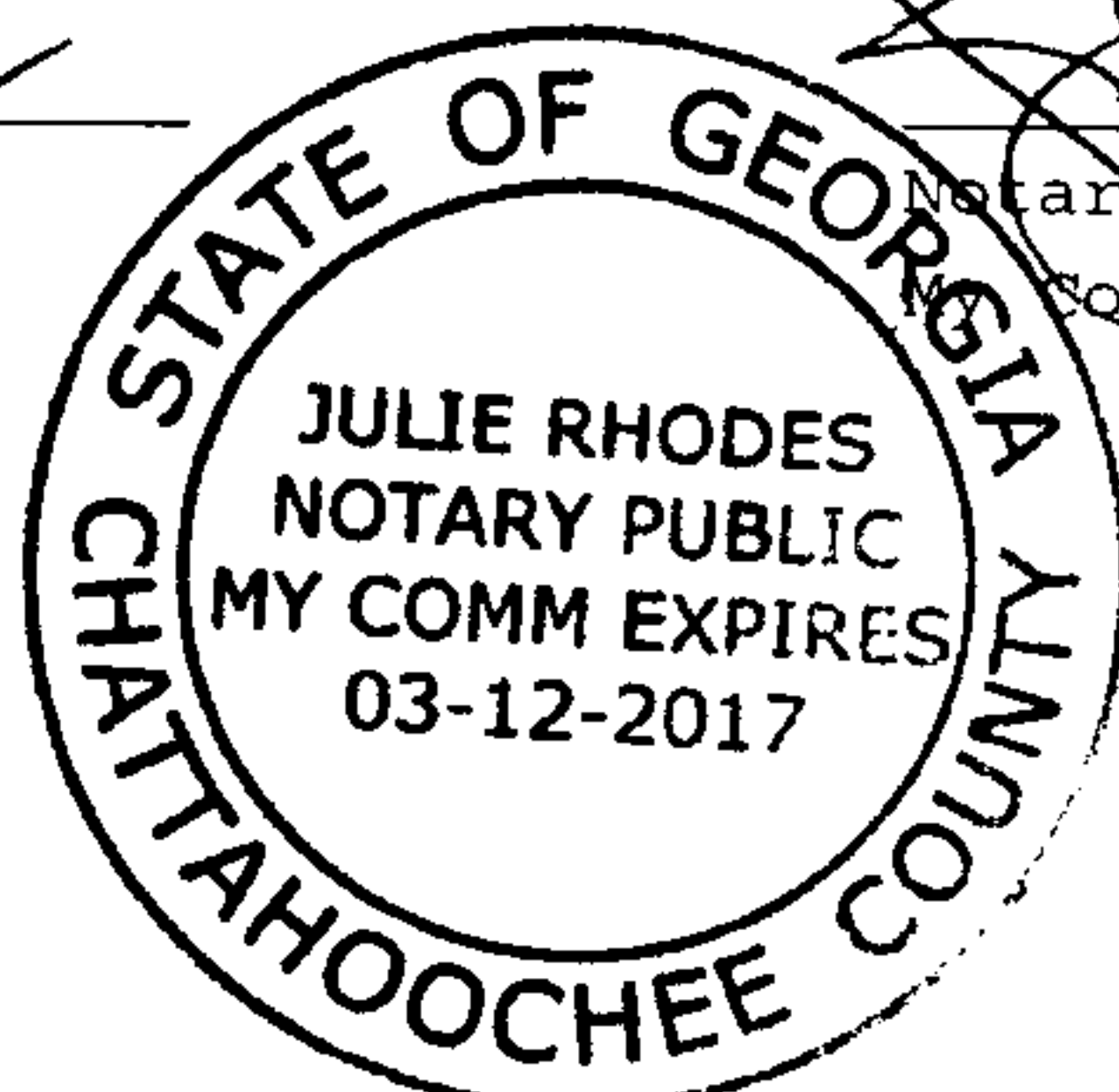
STATE OF GEORGIA

COUNTY OF CHATTAHOOCHEE

I, the undersigned authority, a Notary Public in and for said county in said State hereby certify that Jean Walburg whose name as manager of said 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 said instrument, the officer, with full authority, executed the same voluntarily for and as the act of said corporation. Given under my hand and official seal and acknowledged and signed by said witness this 4th day of February, 2014.

Jerrica Day  
Witness Jerrica Day

SEAL



Julie Rhodes  
Notary Public Julie Rhodes  
Commission expires 03/12/2017



## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 232101003034000

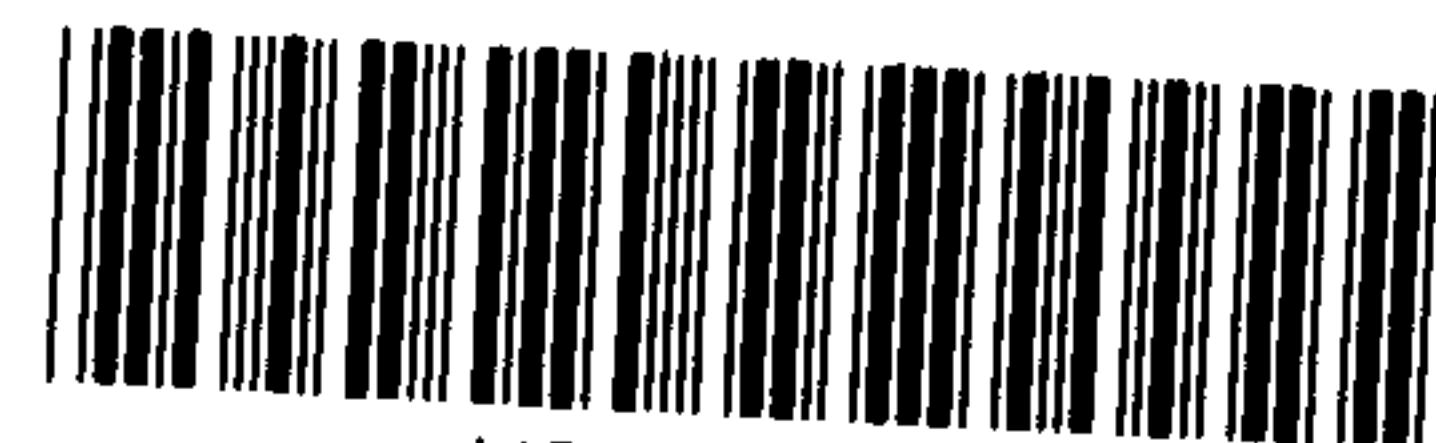
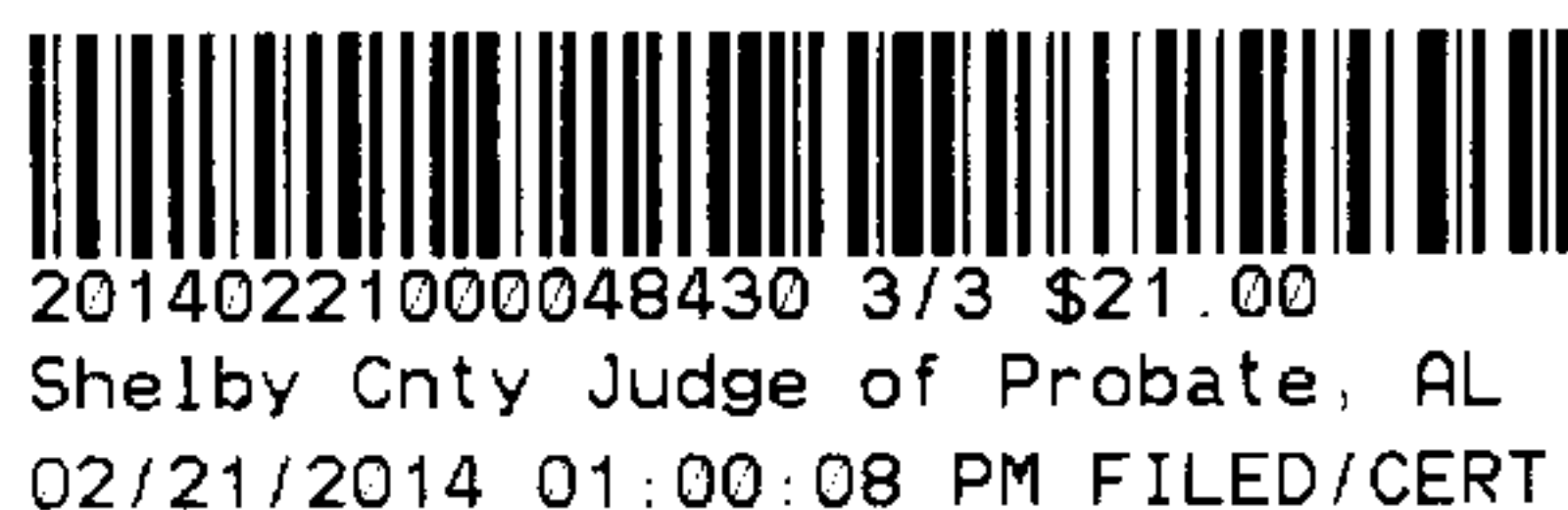
Land Situated in the County of Shelby in the State of AL

LOT 34, ACCORDING TO THE MAP OF SHALIMAR POINT, AS RECORDED IN MAP BOOK 14 PAGE 105 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

### SUBJECT TO:

1. Subject to the taxes for the year beginning October 1, 1996 which constitutes a lien but are not yet due and payable until October 1, 1997.
2. Building setback line of 30 feet reserved from Pebble Drive as shown by plat.
3. Easement(s) as shown by recorded plat, including a 30 foot easement on the Northwestern side of lot; an irregular easement through building setback line and a 7.5 foot easement on the Northerly side of lot.
4. Restrictions, covenants and condition as set out in instrument(s) recorded in Real 321 page 878 in Probate Office.
5. Right(s)-of-Way(s) granted to South Central Bell by instrument(s) recorded in Deed 337 page 241 in Probate Office.
6. Easement(s) to Alabama Power Company and South Central Bell as shown by instrument recorded in Real 337 page 706 in Probate Office.
7. Restrictions, limitations and conditions as set out in Map Book 14 Page 105.
8. Sewer line easement reserved in Deed 355 page 635, 636 and 640 in Probate Office.

Commonly known as: 113 Pebble Dr , Alabaster, AL 35007



\*U04577827\*  
1632 2/18/2014 79268737/2