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SUBAGREM 1/2

## SUBORDINATION AGREEMENT ②

This Subordination Agreement, made September 8, 2014 between QUICKEN LOANS, INC., 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: September 20, 2013 made by: MATHEW W. MCBRIDE and spouse MARTHA W. MCBRIDE to MUTUAL SAVINGS CREDIT UNION, in the principal sum of \$39,625.00 and recorded September 27, 2013 in Instrument #20130927000388900 in the Office of Shelby County Judge of Probate, Shelby County, Alabama covering legal description:

**LOT 225, ACCORDING TO THE SURVEY OF HILLSBOR SUBDIVISION PHASE I, AS RECORDED IN MAP BOOK 37, PAGE 104 A, B & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

Source of Title: Deed Inst. 20080911000360990

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

With a property address of: **109 ROSEBURY CIRCLE, HELENA, AL 35080** described as ("The Premises") and,

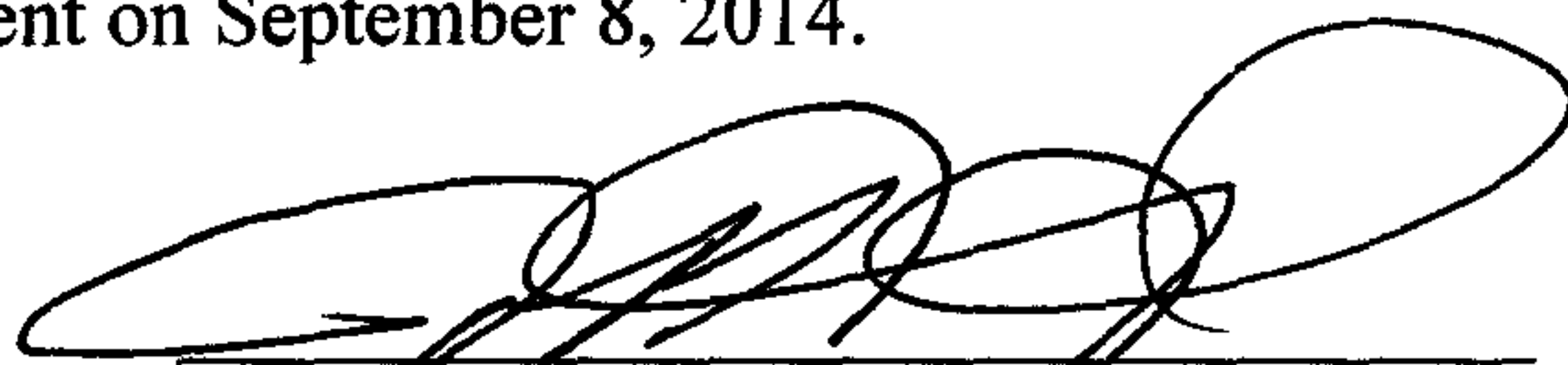
Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum **NOT** to exceed \$227,125.00 dollars and interest, covering the Premises and

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 \$227,125.00 dollars and the interest thereon delivered to REQUESTER.

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 8, 2014.

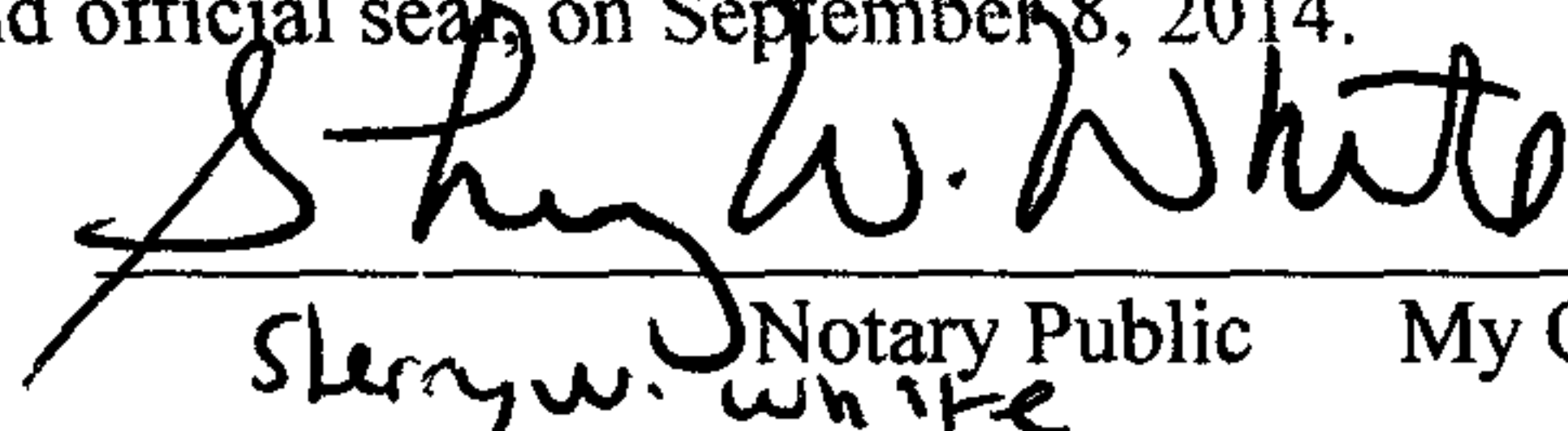


JEFF GRAHAM, VP OF LENDING SERVICE  
MUTUAL SAVINGS CREDIT UNION

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 8, 2014.



Sherry W. White

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

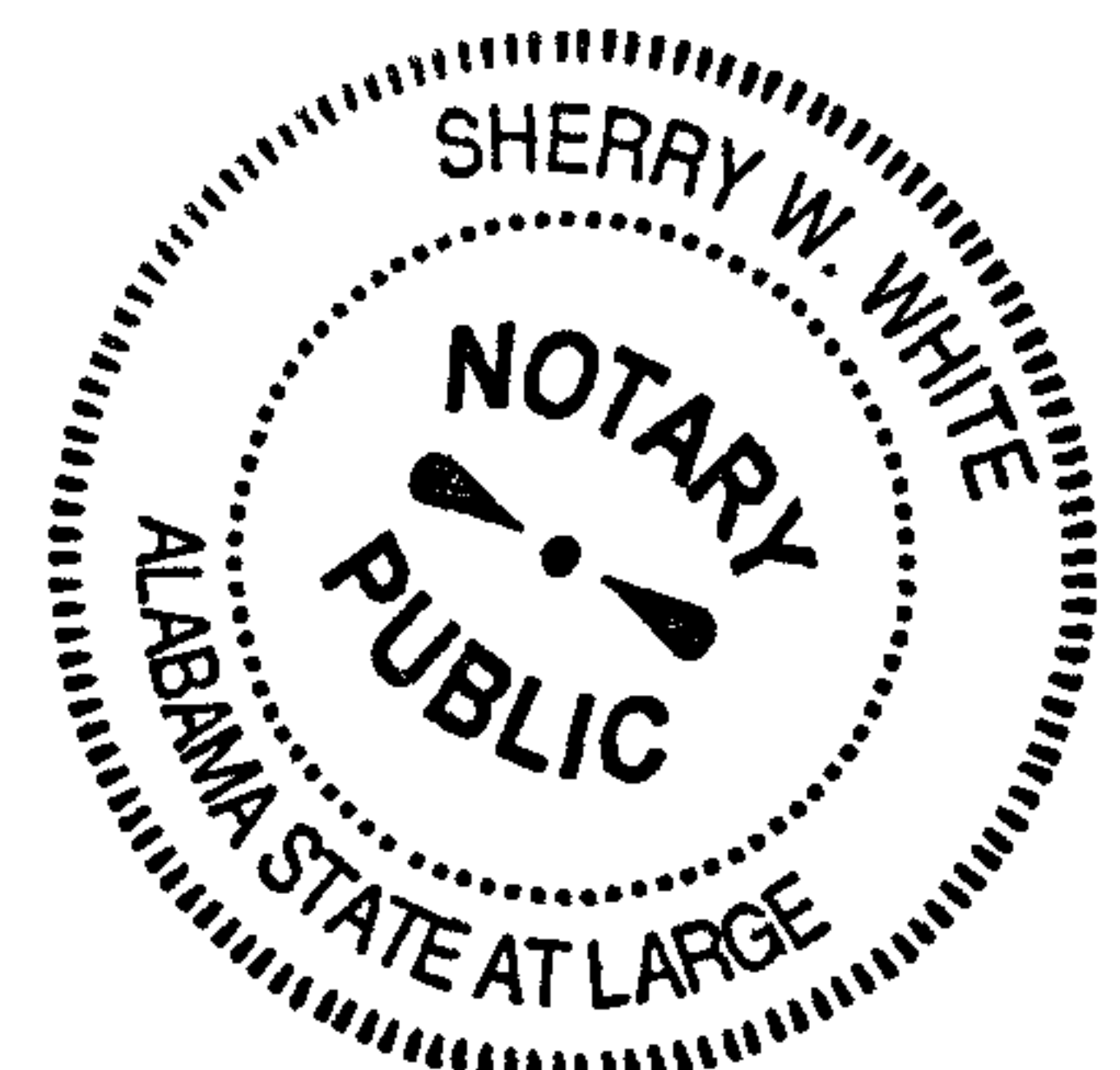


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 5 16 4 002 089.000

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

LOT 225, ACCORDING TO THE SURVEY OF HILLSBORO SUBDIVISION PHASE I, AS RECORDED IN MAP BOOK 37, PAGE 104 A, B & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

'Source of Title: Deed Instrument No. 20080911000360990.'

Commonly known as: 109 Rosebury Cir , Helena, AL 35080



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
10/02/2014 01:28:11 PM  
\$17.00 KELLY  
20141002000309460

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the typed name of the Probate Judge.