


~~RECORD AND RETURN TO:~~
AMC SETTLEMENT SERVICES
345 ROUSER RD BLDG 5
CORAOPOLIS, PA 15108
File No. 10586123

This document prepared by:

FRANK P. DEC, ESQ.
8940 MAIN ST.
CLARENCE, NY 14031
866-333-3081

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311


20141008000317120 1/3 \$21.00
Shelby Cnty Judge of Probate, AL
10/08/2014 12:33:43 PM FILED/CERT

Tax ID No.: 22-8-34-1-004-008.000

14037906
Date: July 31, 2014 SUBORDINATION AGREEMENT
Title Source: Doc # 20110125000025840

Property (the legal description of the Property under the Junior Mortgage): SEE ATTACHED EXHIBIT "A"

Property Address: 535 WATERFORD COVE CIRCLE, CALERA, AL 35040

Subordinating Lender: ALABAMA HOUSING FINANCE AUTHORITY

Junior Mortgage

Date: 07/23/2012

Borrower: ☐ HATTIE S. BENNETT ☐

Trustee (if applicable):

Note Secured by Junior Mortgage: ALABAMA HOUSING FINANCE AUTHORITY

Recorded Date: 08/01/2012

Original principal amount: \$25,000.00

Recording information: DOCUMENT NO. 20120801000280600

New Lender: NEW DAY FINANCIAL, LLC AND/OR THE ADMINISTRATOR OF VETERANS AFFAIRS,
THEIR RESPECTIVE SUCCESSORS AND ASSIGNS, AS THEIR INTEREST MAY APPEAR

Refinance Mortgage

Date: 10/8/14

Borrower: ☐ HATTIE S. BENNETT ☐

Note Secured by Refinance Mortgage: NEW DAY FINANCIAL, LLC AND/OR THE ADMINISTRATOR OF
VETERANS AFFAIRS, THEIR RESPECTIVE SUCCESSORS AND ASSIGNS, AS THEIR INTEREST MAY
APPEAR

Recorded: 20141008000317110

Original principal amount not to exceed: \$173,544.00

Recording information (when available): _____

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior
Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

SUBORDINATING LENDER:

ALABAMA HOUSING FINANCE AUTHORITY

BY [Signature]
NAME Michael J. King
TITLE: Single Family Administrator

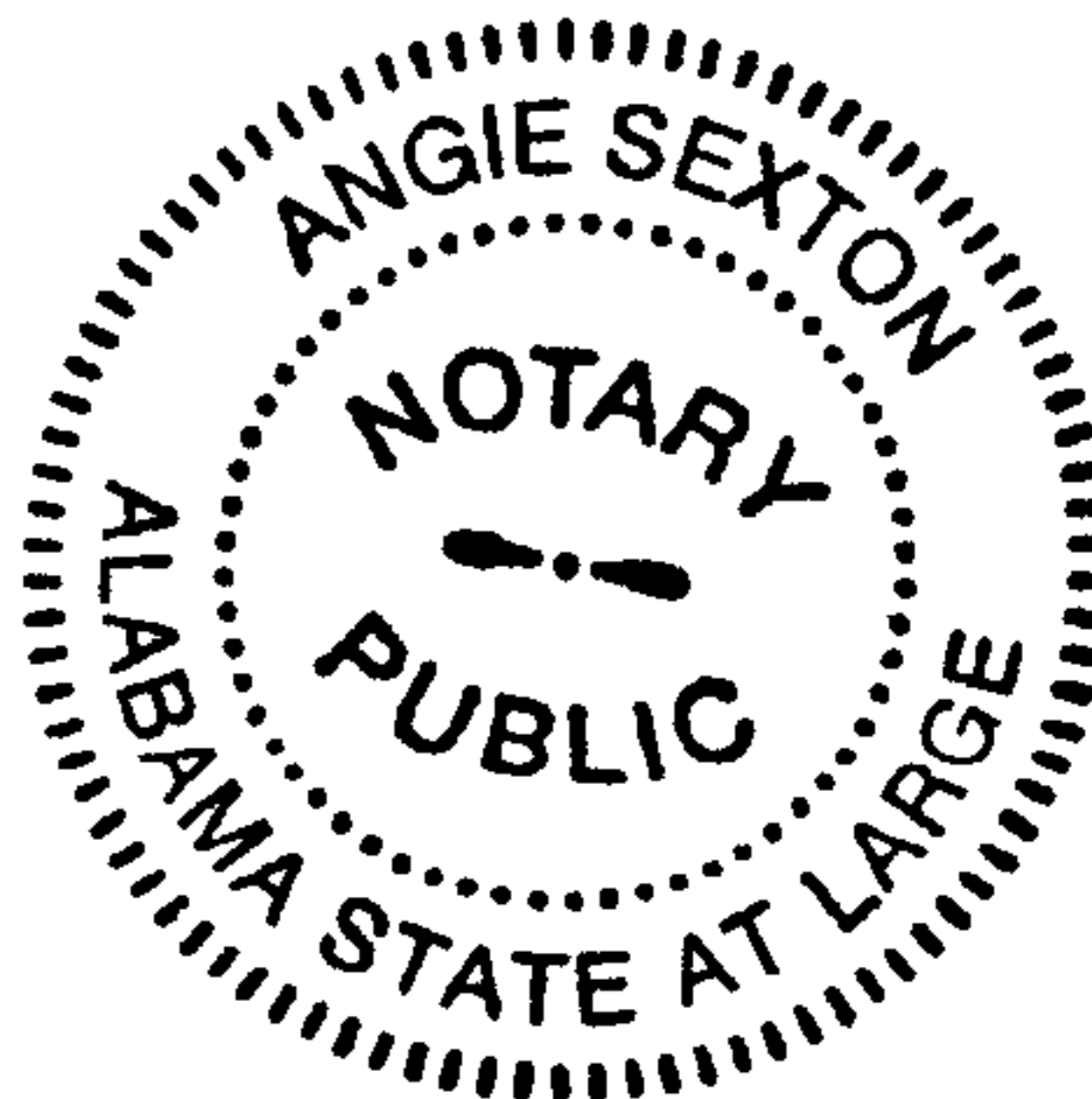
STATE OF Alabama
COUNTY OF Montgomery

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Michael J. King the authorized representative of ALABAMA HOUSING FINANCE AUTHORITY, whose name is signed to the foregoing conveyance, who is known to me, acknowledged before me on this day that being informed of the contents of said conveyance, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 31st day of July, 2014

[Signature]
NOTARY PUBLIC
My commission expires: _____

My commission expires 09/18/2017



20141008000317120 2/3 \$21.00
Shelby Cnty Judge of Probate, AL
10/08/2014 12:33:43 PM FILED/CERT

EXHIBIT "A"

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 667, ACCORDING TO THE SURVEY OF WATERFORD COVE-SECTOR 3, PHASE 2,
AS RECORDED IN MAP BOOK 34, PAGE 34 IN THE PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.

TAX ID NO: 22 8 34 1 004 008.000

BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED

GRANTOR: THE SECRETARY OF VETERANS AFFAIRS, AN OFFICER OF THE
UNITED STATES OF AMERICA
GRANTEE: HATTIE S. BENNETT
DATED: 12/15/2010
RECORDED: 01/25/2011
DOC#/BOOK-PAGE: 20110125000025840

ADDRESS: 535 WATERFORD COVE CIR, CALERA, AL 35040

END OF SCHEDULE A

