

SUBORDINATION AGREEMENT

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(2)

*This Subordination Agreement, made December 1, 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: December 28, 2007 made by: **MARK W. BURKHALTER, a married person** to **MUTUAL SAVINGS CREDIT UNION**, in the principal sum of **\$26,150.00** and recorded January 8, 2008 in Instrument #20080108000008720 in the Office of Shelby County Judge of Probate, Shelby County, Alabama covering legal description:

LOT 4, BLOCK 1, ACCORDING TO THE SURVEY OF WOODALE, FIRST SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 91, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING 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: **1812 TECUMSEH CIRCLE, PELHAM, AL 35124** described as ("The Premises") and,

Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum **NOT** to exceed **\$129,600.00** dollars and interest, covering the Premises and

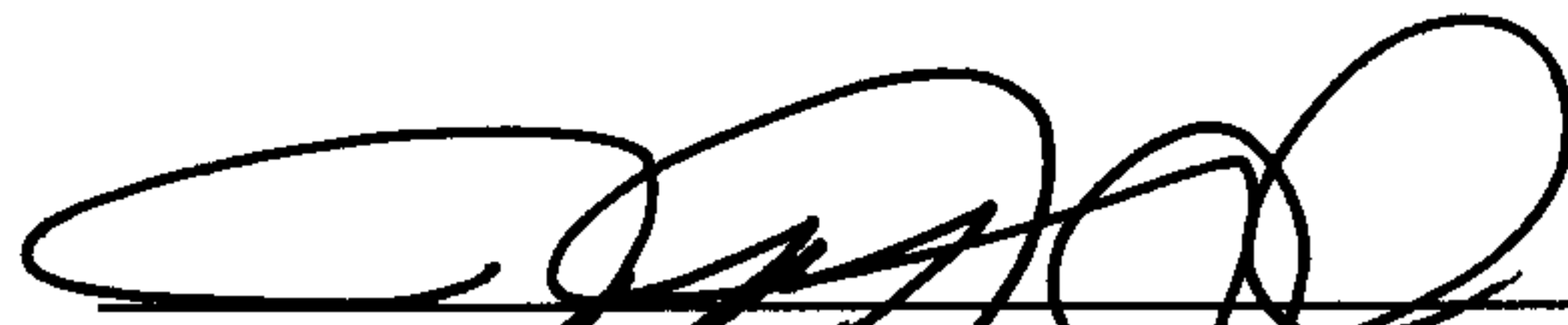
#20141229000405250

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 **\$129,600.00** 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 December 1, 2014.

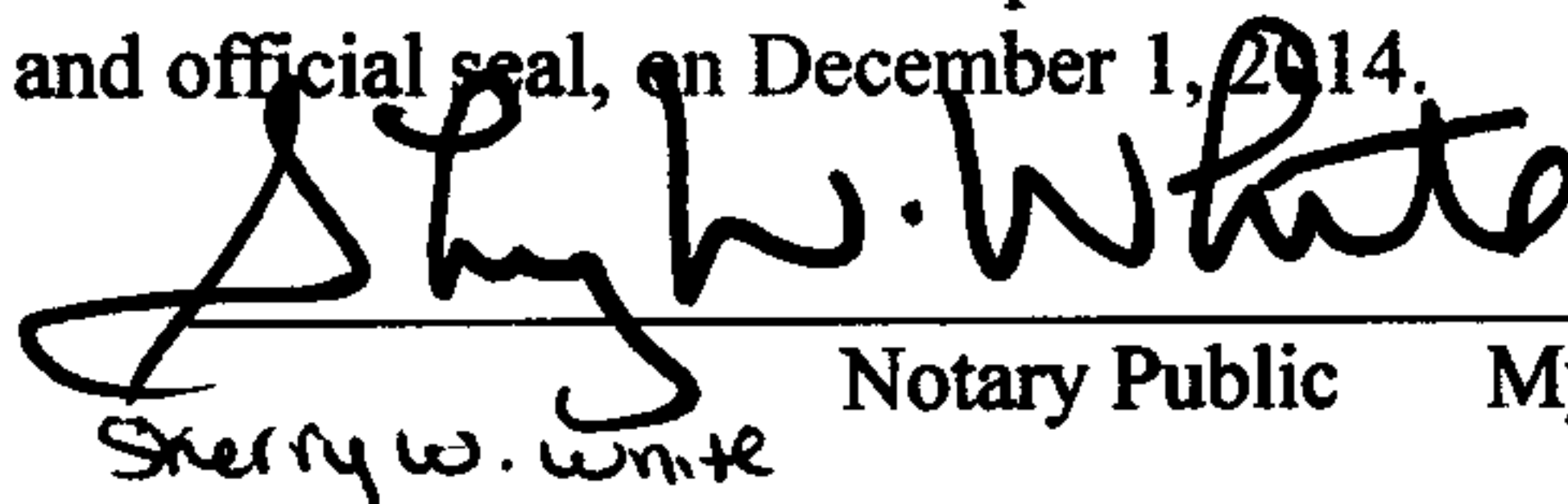


JEFF GRAHAM, VP OF LENDING SERVICE
MUTUAL SAVINGS CREDIT UNION

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 December 1, 2014.



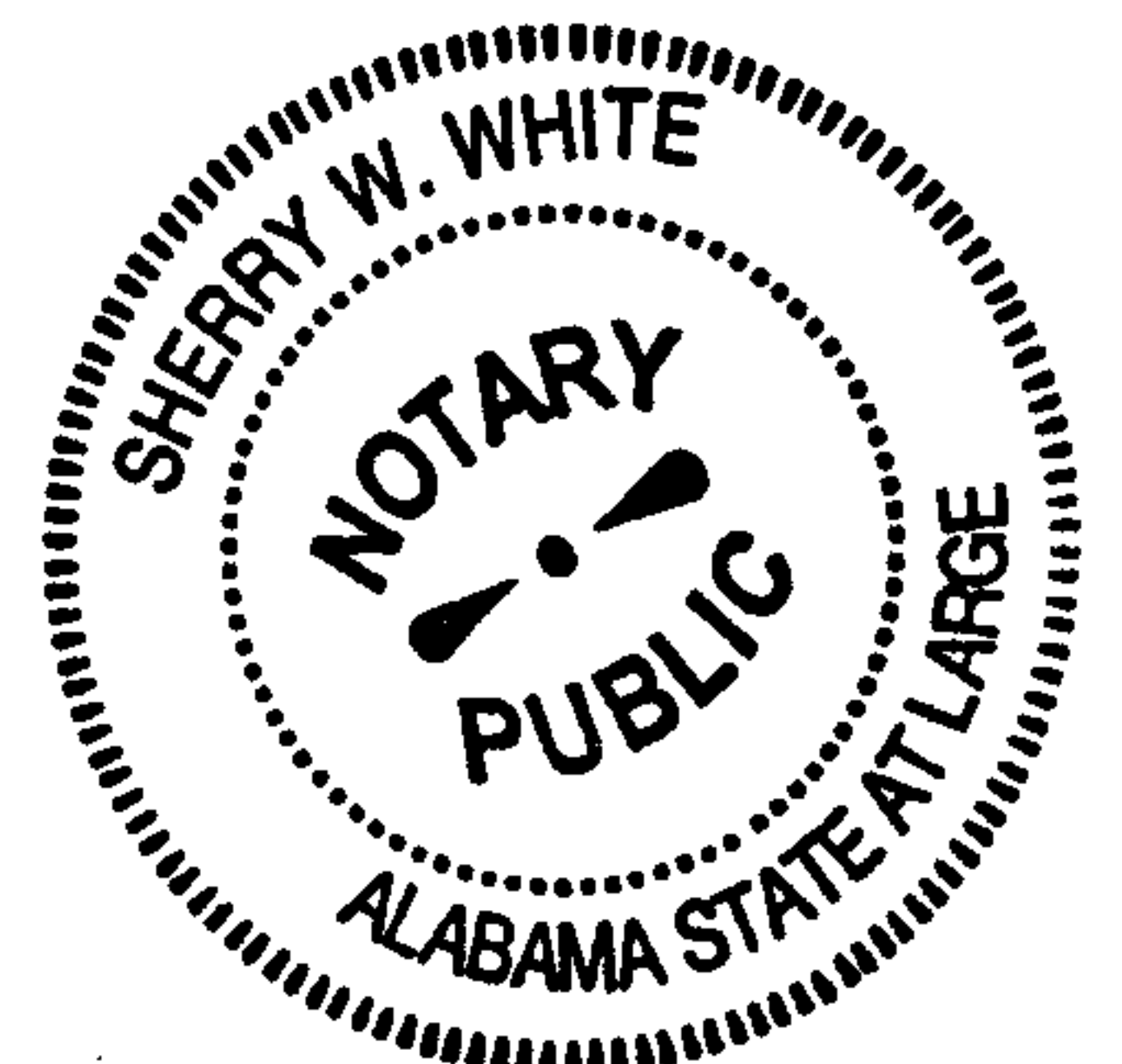
Sherry W. White

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



20141230000408810 12/30/2014 01:59:00 PM SUBAGREM 2/2

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 117361002004000, 11 7 36 1 002 004.000

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

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SOURCE OF TITLE: DEED INSTRUMENT NO. 20080108000008700

Commonly known as: 1812 Tecumseh Cir , Pelham, AL 35124



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
12/30/2014 01:59:00 PM
\$17.00 CHARITY
20141230000408810

A handwritten signature in black ink, likely of the Probate Judge, James W. Fuhrmeister.