

When Recorded Return To:  
21<sup>st</sup> Mortgage  
620 Market Street, Suite 100  
Knoxville, TN 37902

20150204000036760  
02/04/2015 09:31:35 AM  
SUBAGREM 1/4

21<sup>st</sup> Mortgage Loan Number: 405288  
Prepared By:  
Kevin Anton  
620 Market St. Ste. 100  
Knoxville, TN 37902

#18780420

## SUBORDINATION AGREEMENT

This Agreement is made this November 5, 2014 by and between **U.S. Bank N.A. (Lender)** and **Mortgage Electronic Registration System (MERS) as nominee for 21<sup>st</sup> Mortgage Corporation, a Delaware Corporation (Lienholder)**.

**Whereas** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$ **17,950.00** executed by **Wanda E. Rogers and James W. Rogers ("Borrowers")**, in favor of **Mortgage Electronic Registration Systems, Inc., a Delaware Limited Liability Company**, dated **May 5, 2006**, recorded **May 30, 2006**, in Book **NA**, Page **NA**, as Instrument **20060530000254600**, covering the property commonly known as **150 Chinaberry Lane, Maylene, AL 35114** (the "Property") described in the attached Exhibit A.

**Whereas** Lender intends to make a loan to the Borrowers in the principal amount not to exceed \$**149,000.00** dated 1-8-15, recorded \_\_\_\_\_, in Book \_\_\_\_\_, Page \_\_\_\_\_, as Instrument \_\_\_\_\_, to be secured by a mortgage/deed of trust granted to MERS Inc. as nominee for Lender covering the Property, and

**Whereas** Lender will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Lender's Lien, and

**Whereas** Lienholder intends that Lender's Lien be prior and superior to Lienholder's Lien.

Now, Therefore, it is agreed that in consideration of mutual benefits accruing to the parties hereto, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior to Lender's lien without waiving any of its other rights under the mortgage or deed of trust that represent Lienholder's lien of record.

MERS# 100393220061264823

MERS 1-888-679-6377

**Mortgage Electronic Registration Systems, Inc. (MERS)**

By: [Signature]  
Troy Fussell, Assistant Secretary for MERS

Printed Name Troy Fussell

Title: Vice President

State of TN

County of Knox

On November 5, 2014 before me, Kevin Anton (Notary Name) personally appeared Troy Fussell (Lienholder Representative), MERS Assistant Secretary, personally known to me (or provided to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

[Signature] (Notary Signature)  
Notary Public County of Knox, Acting in Knox County.  
State of TN  
My commission expires 6/6/17



U.S. Bank N.A.

Sally Mitchell  
(Lender)

Printed Name SALLY MITCHELL

Title AVP

Carrie Stone  
(Witnesses Signature)

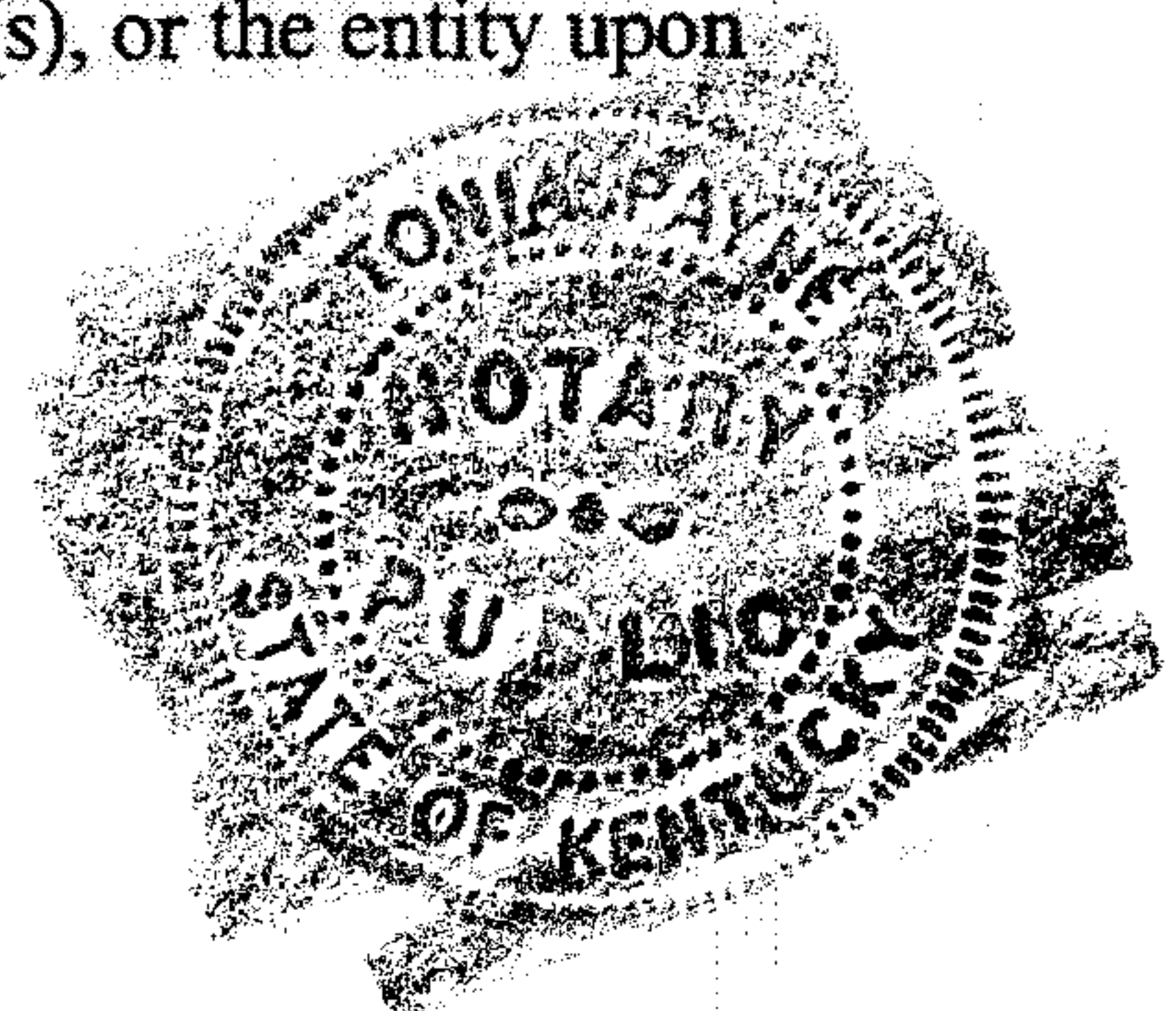
Printed Name Carrie Stone

State of Kentucky

County of Daviess

On November 10th, 2014 before me, Tonia Payne (Notary Name) personally appeared Sally Ann Mitchell (Lender), personally known to me (or provided to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Tonia R 485482 (Notary Signature)  
Notary Public County of Daviess, Acting in Daviess County.  
State of KY  
My commission expires 4/16/2017



**Exhibit A**

**LOT 38, ACCORDING TO THE SURVEY OF CHINABERRY SUBDIVISION, PHASE II, FINAL PLAT, AS  
RECORDED IN MAP BOOK 34, PAGE 91 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, IN  
THE CITY OF MAYLENE**

**APN: 232090007036000**



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
02/04/2015 09:31:35 AM  
\$24.00 JESSICA  
20150204000036760

A handwritten signature in black ink, appearing to read "James W. Fuhrmeister", is written over the bottom right portion of the official text block.