SUBORDINATION AGREEMENT

This Subordination Agreement, made January 30, 2015 between WELLS FARGO BANK NA., 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: November 6, 2013 made by: JOAO PAULO CORREIA, a single person to MUTUAL SAVINGS CREDIT UNION, in the principal sum of \$105,925.00 and recorded November 15, 2013 in Instrument 20131115000448810 in the Office of Shelby County Judge of Probate, Shelby County, Alabama covering legal description:

LOT 19, ACCORDING TO THE SURVEY OF SOUTHLAKE, A RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 11, PAGE 85, A, B AND C, IN THE OFFICE OF THE JUDGE OF PROBATE OF 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: 4774 SOUTHLAKE PARKWAY, HOOVER, AL 35244 described as ("The Premises") and,

Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum NOT to exceed \$374,000.00 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 \$374,000.00 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 January 30, 2015.

JEFF GRAHAM, VP OF LEXIBING 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.

Wiven under my hand and official seal, on January 30, 2015.

Notary Public

My Commission Expires: 2.29 - 16

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THIS INSTRUMENT WAS PREPARED BY: SHERRY WHITE MUTUAL SAVINGS CREDIT UNION - P.O. BOX 362045 - HOOVER, AL 35236-2045



Filed and Recorded Official Public Records Judge James W. Fuhrmeister, Probate Judge, County Clerk Shelby County, AL 02/11/2015 08:51:39 AM \$14.00 CHERRY