


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


20150325000093290 1/4 \$26.00
Shelby Cnty Judge of Probate, AL
03/25/2015 10:25:38 AM FILED/CERT

21st Mortgage Loan Number: 418159
Prepared By:
Kevin Anton
620 Market St. Ste. 100
Knoxville, TN 37902

SUBORDINATION AGREEMENT

This Agreement is made this February 11, 2015 by and between **Home Mortgage of America, Inc.** (Lender) and **Mortgage Electronic Registration System (MERS) as nominee for 21st Mortgage Corporation, a Delaware Corporation (Lienholder)**.

Whereas the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$ **32,625.00** executed by **Mika C. Shelfer and Matthew W. Shelfer** ("Borrowers"), in favor of **Mortgage Electronic Registration Systems, Inc., a Delaware Limited Liability Company**, dated **August 7, 2007**, recorded **August 17, 2007**, in Book **NA**, Page **NA**, as Instrument **20070817000389150**, covering the property commonly known as **230 Ironwood Circle, Alabaster, AL 35007** (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 \$**86,000.00** dated _____, 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
Inst. # 20150325000093290

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# 100062604747544213

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



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State of TN

County of Knox

On February 11, 2015 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)

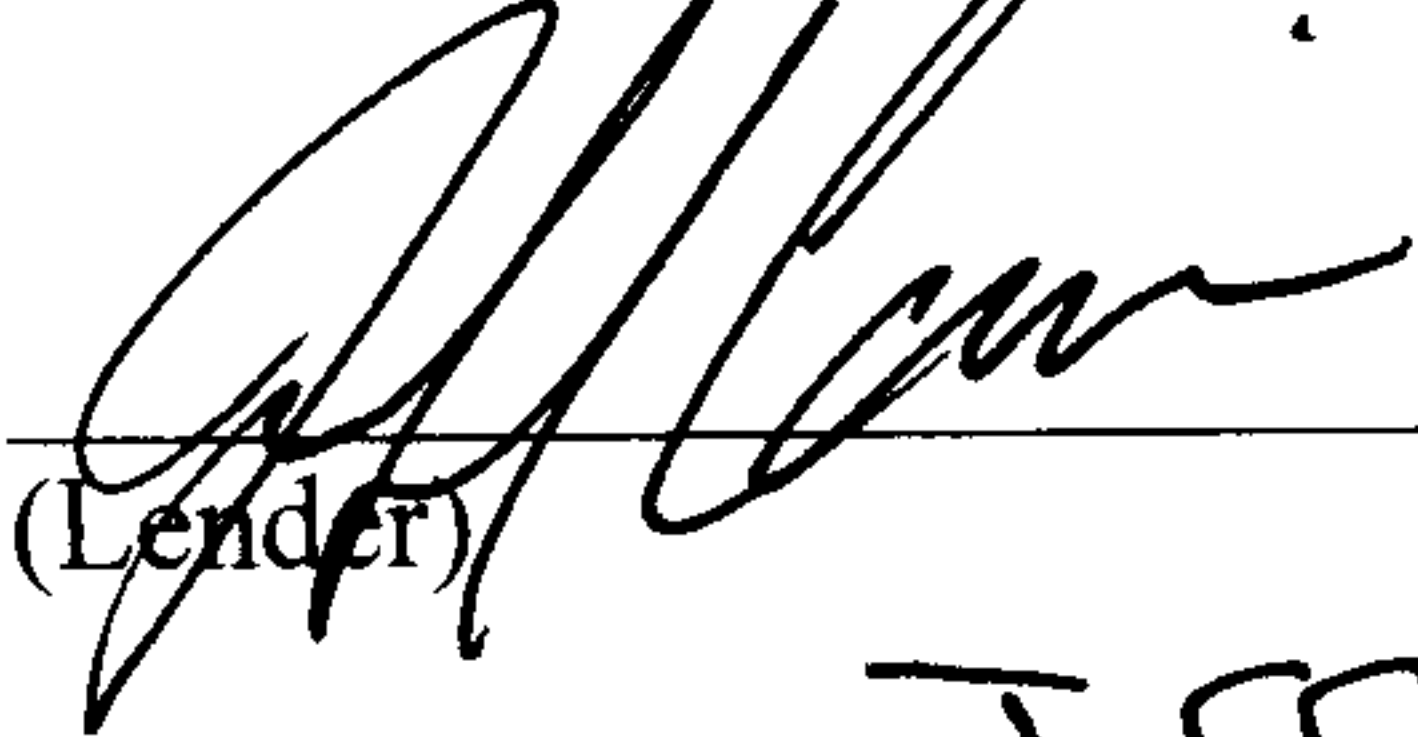
Notary Public County of Knox, Acting in Knox County.

State of TN

My commission expires 6/6/17



Home Mortgage of America, Inc.


(Lender)

Printed Name Jeff Covin

Title Branch Manager


(Witnesses Signature)

Printed Name V. Edmnd Freeman

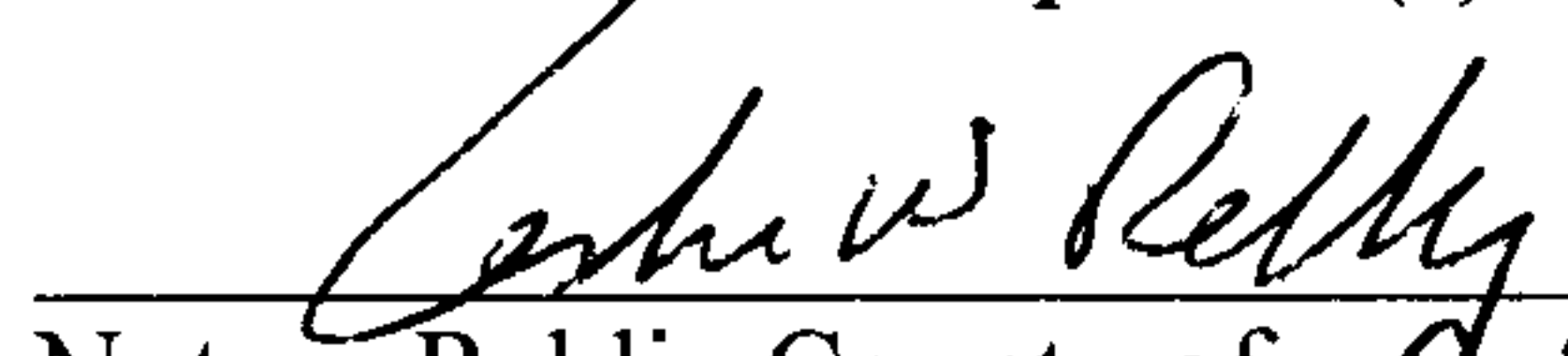
State of ALABAMA

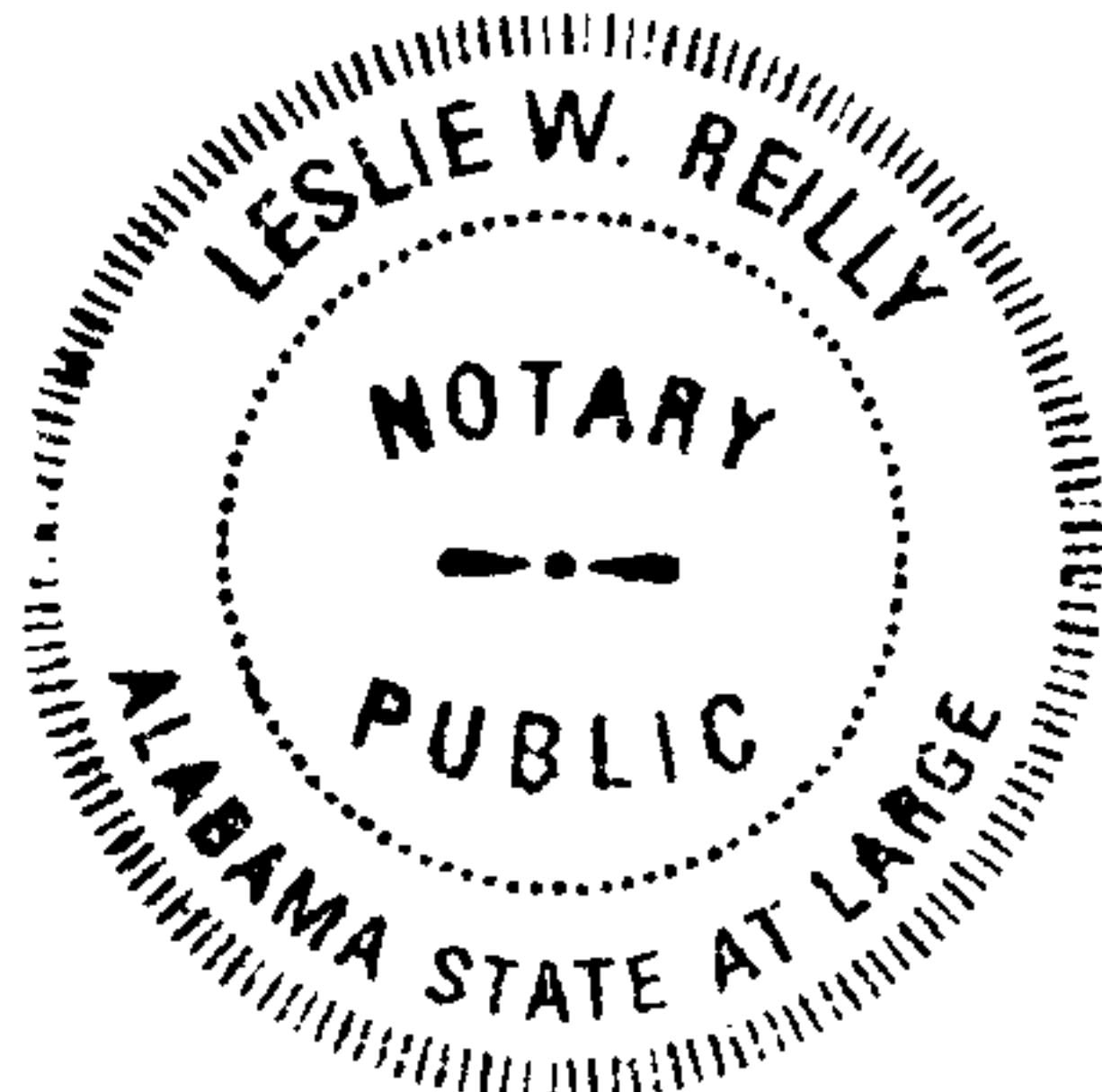
County of Jefferson



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On March 9, 2015 before me, Leslie W Reilly (Notary Name) personally appeared Jeff Covin (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.


(Notary Signature)
Notary Public County of Jefferson, Acting in Jefferson County.
State of Alabama
My commission expires 2-4-17





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Exhibit A

**LOT 56, ACCORDING TO THE SURVEY OG IRONWOOD, AS RECORDED IN
MAP BOOK 32, PAGE 88, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA**