

20150512000156640
05/12/2015 11:38:12 AM
SUBAGREM 1/7

THE STATE OF ALABAMA)
COUNTY OF Jefferson)

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS:

WHEREAS, the undersigned, Covenant Bank, (Subordinate Lender) and Catherine M. Hess and Gilbert P. Hess, a married woman and man (Mortgagors) acknowledge that debt secured by that certain Mortgage dated 02/05/13 from Catherine M. Hess and Gilbert P. Hess, a married woman and man, (Mortgagors) to Covenant Bank, (Subordinate Lender) on the following described real estate situated and being in Shelby County, Alabama, to wit:

SEE EXHIBIT A

WHEREAS, the undersigned, understand and agree that the debt secured by that certain Mortgage dated 02/05/13 from (Mortgagors) Catherine M. Hess and Gilbert P. Hess, a married woman and man to Covenant Bank, (Subordinate Lender) recorded in Instrument No. 20130424000166350, in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$11,976.34 shall be second, subordinate and inferior to that certain Mortgage dated 4-16-15, executed Catherine M. Hess and Gilbert P. Hess, a married woman and man, (Mortgagors) to Suntrust Mtg Inc recorded in _____, in the Office of the Judge of Probate of Shelby County, Alabama, in the principal amount of \$_____.
ANY DEFAULT under the terms of that certain Mortgage recorded in

_____ in the Office of the Judge of Probate of Shelby County, Alabama (first mortgage) or the obligation secured thereby, shall constitute a default of that Mortgage recorded in _____ in the Office of the Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Covenant Bank, through its authorized individual, and Executive Vice President hereunto have set their hands and seals this 17th day of February, 2015.

Subordinate Lender:

[Signature] (SEAL)

BY: Gina Howell

ITS: SVP/Controller

Mortgagors:

_____(SEAL) _____(SEAL)

THE STATE OF ALABAMA)
COUNTY OF Jefferson)

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~~IN WITNESS WHEREOF, Covenant Bank, through its authorized individual, and~~
Executive Vice President hereunto have set their hands and seals this 17th day of February, 2015.

Subordinate Lender:

Gina Howell (SEAL)
BY: Gina Howell
ITS: SVP/Controller

Mortgagors:

Catherine M. Hess (SEAL) _____ (SEAL)
GILBERT P. HESS

THE STATE OF ALABAMA)
COUNTY OF ~~Jefferson~~)

Shelby B9A.0m/h

SUBORDINATION AGREEMENT

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ANY DEFAULT under the terms of that certain Mortgage recorded in

_____ in the Office of the Judge of Probate of Shelby County, Alabama (first mortgage) or the obligation secured thereby, shall constitute a default of that Mortgage recorded in _____ in the Office of the Judge of Probate of Shelby County, Alabama.

~~IN WITNESS WHEREOF, Covenant Bank, through its authorized individual, and~~
Executive Vice President hereunto have set their hands and seals this 17th day of February, 2015.

Subordinate Lender:

Gina Howell (SEAL)
BY: Gina Howell
ITS: SVP/Controller

Mortgagors:

Catherine Hess
(SEAL) Catherine Hess (SEAL)

THE STATE OF ALABAMA)
COUNTY OF JEFFERSON)

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgments, personally appeared

Gina G Howell SUP of Covenant Bank, and acknowledged the foregoing in his/her capacity as same for the purposes herein described this the 20th day of Feb, 2015.

NOTARY PUBLIC

My commission expires: 3916

THE STATE OF _____)
COUNTY OF _____)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

_____, whose names are signed to the foregoing, and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they executed the same voluntarily.

Given under my hand and seal of office, this _____ day of _____, _____.

NOTARY PUBLIC

My commission expires:

THIS INSTRUMENT WAS PREPARED BY:

Shannon W Brasher
VP Loan Services
Covenant Bank
PO Box 309
Leeds AL 35094

THE STATE OF ALABAMA)

COUNTY OF ~~JEFFERSON~~ shelby

3914

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgments, personally appeared

Gina G Howell SUP of Covenant Bank, and acknowledged the foregoing in his/her capacity as same for the purposes herein described this the 20th day of Feb, 2015.

NOTARY PUBLIC

My commission expires: 3916

THE STATE OF Alabama

COUNTY OF shelby

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that

Catherine Hess, whose names are signed to the foregoing, and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they executed the same voluntarily.

Given under my hand and seal of office, this 23rd day of April, 2015.

NOTARY PUBLIC

Betty J. Austin
Betty J. Austin

My commission expires: 7-25-2015



THIS INSTRUMENT WAS PREPARED BY:

Shannon W Brasher
VP Loan Services
Covenant Bank
PO Box 309
Leeds AL 35094

THE STATE OF ALABAMA)
COUNTY OF JEFFERSON)

BEFORE ME, the undersigned authority, duly authorized to administer oaths and take acknowledgments, personally appeared Gina G Howell SUP of Covenant Bank, and acknowledged the foregoing in his/her capacity as same for the purposes herein described this the 20th day of Feb, 2015.

NOTARY PUBLIC

My commission expires: 3916

THE STATE OF AR)
COUNTY OF Cross)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that GILBERT P. HESS, whose names are signed to the foregoing, and who are known to me, acknowledged before me on this day, that being informed of the contents of said instrument, they executed the same voluntarily.

Given under my hand and seal of office, this 23 day of APRIL, 2015.

NOTARY PUBLIC

My commission expires: 8-23-22

MARY B ASHLOCK
Arkansas - Craighead County
Notary Public - Comm# 12389072
My Commission Expires Aug 23, 2022

THIS INSTRUMENT WAS PREPARED BY:

Shannon W Brasher
VP Loan Services
Covenant Bank
PO Box 309
Leeds AL 35094

Exhibit A

Lot 21, according to the plat of Southfield Gardens, as recorded in Map Book 38, Page 100 in the office of the Judge of Probate Shelby County, Alabama.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
05/12/2015 11:38:12 AM
\$32.00 CHERRY
20150512000156640

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