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SUBAGREM 1/2

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**SUBORDINATION AGREEMENT**

Loan No: 3344904723

This Agreement is made this September 10, 2015 by **Avadian Credit Union, f/k/a Alabama Telco Credit Union**, whose address is 1 Riverchase Pkwy S. Hoover, AL 35244 (the "Lienholder").

**WHEREAS** the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$30,000.00 executed by **James L. Bensinger and Marjorie D. Bensinger, husband and wife** (the "Borrower"), dated September 21, 2009 and recorded on October 9, 2009, in Instrument 20091009000383020, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 5453 Hickory Ridge Drive, Birmingham, AL 35242 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 90, ACCORDING TO THE AMENDED MAP OF HICKORY RIDGE, AS RECORDED IN MAP BOOK 11, PAGE 79, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Tax ID No.: 106140005090000

**WHEREAS** Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$245,050.00 and dated on or about 9/17/, 2015 to be secured by a mortgage/deed of trust granted to MERS as nominee for Quicken Loans Inc. its successors and or assigns, covering the Property ("Quicken Loans' Lien"), and

**WHEREAS** Quicken Loans Inc. will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

**WHEREAS** Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

**NOW, THEREFORE**, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

Loan No: 3344904723

**Witnesses:**

Signature [Signature]

Printed Name TAMEKA Church

Signature [Signature]

Printed Name POUCHIE Coleman

STATE OF Alabama

COUNTY OF Shelby SS

On 9-10, 2015 before me, Beverly A. Williams (Notary Name), personally appeared William R Chancellor (Lienholder Representative), personally known to me (or proved 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) Beverly A Williams

Notary Public, County of Shelby, Acting in Shelby County.

State of Alabama

My commission expires 6-1-2016.

**Lienholder Signature:**

[Signature]

Lienholder: Avadian Credit Union, f/k/a Alabama Telco Credit Union

Printed Name William R Chancellor

Title SVP Lending & Collections

This instrument drafted by and after recording return to:

Quicken Loans Inc.  
Subordination Dept.  
635 Woodward Avenue  
Detroit, MI 48226

✓



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
09/23/2015 02:36:22 PM  
\$17.00 CHERRY  
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[Signature]