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3400072

SUBORDINATION AGREEMENT

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Loan No: 3351938342

This Agreement is made this 3rd March, 2016 by **Covenant Bank, a Alabama State Chartered Bank**, whose address is 7924 Parkway Dr Leeds AL 35094 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$4,593.60 executed by **Cole McCulloh, an unmarried man** (the "Borrower"), dated August 27, 2012 and recorded on September 5, 2012, in Instrument 20120905000335980, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 2014 Village Ln, Calera, AL 35040 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

Lot 253, according to the Survey of Waterford Village Sector 1, as recorded in Map Book 27, Page 100, in the Probate Office of Shelby County, Alabama.

Tax ID No.: 22 7 35 2 002 022.000

WHEREAS Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$55,703.00 and dated on or about March 26th, 2016 to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., 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: 3351938342

Witnesses:

Signature Callie Jo Eastis
Printed Name Callie Jo Eastis

Signature Liz Scott
Printed Name Liz Scott

STATE OF Alabama
COUNTY OF Jefferson SS

Lienholder Signature:

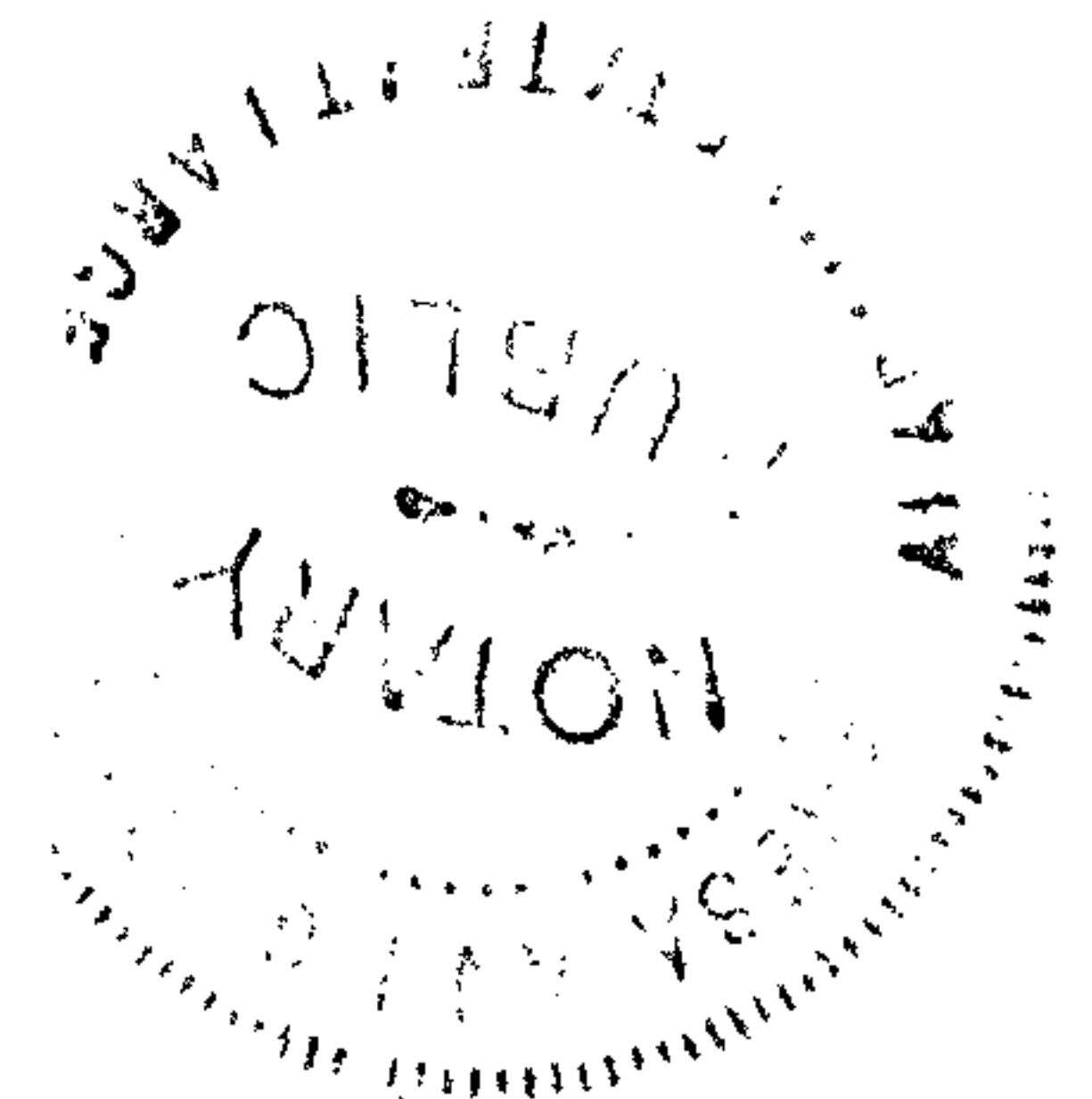
Shannon W Brasher
Lienholder: Covenant Bank, a Alabama State
Chartered Bank

Printed Name Shannon W Brasher
Title VP Compliance/BSA

On March 3, 2016 before me, Teresa Ann Glidewell (Notary Name),
personally appeared Shannon W. Brasher (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.

Teresa Ann Glidewell (Notary Signature)
Notary Public, County of Jefferson, Acting in Jefferson County.
State of Alabama
My commission expires 8/27/2016.
Teresa Ann Glidewell

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
04/01/2016 12:01:57 PM
\$17.00 CHERRY
20160401000105480

James W. Fuhrmeister