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SUBAGREM 1/2

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SUBORDINATION AGREEMENT

Loan No: 3356403852

This Agreement is made this 19th May, 2016 by Alabama Housing Finance Authority, a public Corporation, whose address is 7460 Halcyon Pointe Drive Ste 200 Montgomery AL 36117 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/lien in the principal amount of \$25,000.00 executed by **Reginald Q. Monypenny, a married man, Erica M. Monypenny, a married woman** (the "Borrower"), dated April 18, 2012 and recorded on April 27, 2012, in Instrument 20120427000145870, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 900 5th Ave NW , Alabaster, AL 35007-9651 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

Lot Number Seventeen(17), according to the survey of Hamlet, Fourth (4)th Sector, as recorded in Map Book 9, Page 22, in the Probate Office of Shelby County, Alabama. Being situated in Shelby County, Alabama; Mineral and mining rights accepted. Subject to existing easements, restrictions, set back lines and rights of way, if any, of record.

Tax ID No.: 13 7 35 3 001 004.026

WHEREAS Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$102,000.00 and dated on or about May 28, 2016 to be secured by a mortgage 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

RD:06/06/2016 Instrument Number:20160606000192830

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: 3356403852

Witnesses:

Signature

Printed Name LaToya Ward

Signature

Printed Name LaRonica Kryger

STATE OF Alabama

COUNTY OF Montgomery SS

On 19th May, 2016 before me, Angie Sexton (Notary Name),
personally appeared Michael J. King (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.

Angie Sexton (Notary Signature)
Notary Public, County of _____, Acting in _____ County.
State of _____

My commission expires _____

My commission expires 09/18/2017

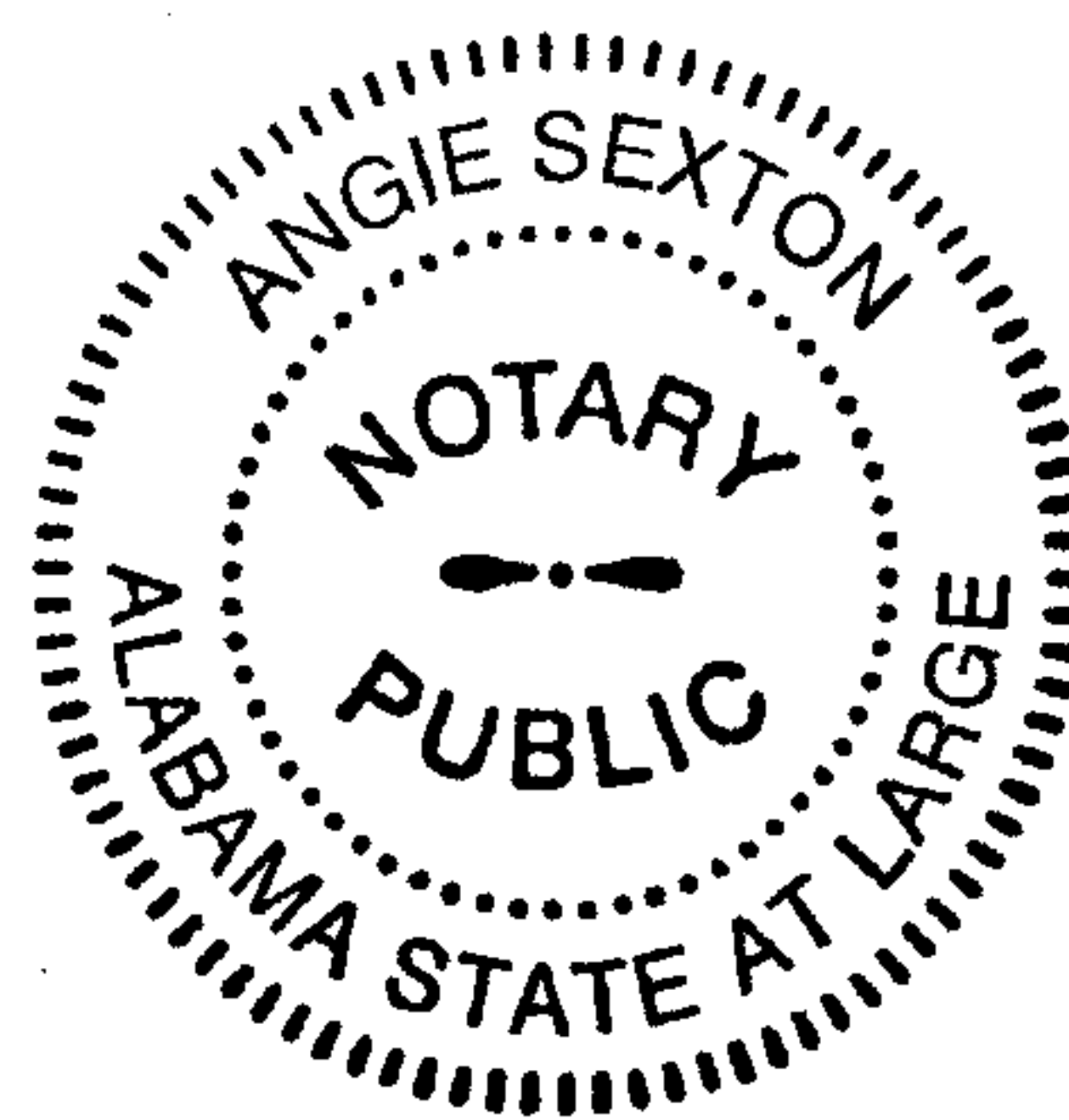
This instrument drafted by and after recording return to:
Quicken Loans Inc.
Subordination Dept.
635 Woodward Avenue
Detroit, MI 48226

Lienholder Signature:

Lienholder: Alabama Housing Finance Authority,
a public Corporation

Printed Name Michael J. King

Title Single Family Administrator



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
06/08/2016 03:45:47 PM
\$17.00 CHERRY
20160608000198130

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