

**THIS INSTRUMENT WAS PREPARED BY SHEREESE GEORGE
WHEN RECORDED, MAIL TO:**

Alabama Housing Finance Authority
7460 Halcyon Pointe Drive, Suite 200
Montgomery, AL 36117

Loan Number: **11954271**
Case Number: **011-6914787**



20160805000278880 1/2 \$20.00
Shelby Cnty Judge of Probate, AL
08/05/2016 11:52:19 AM FILED/CERT

_____[Space Above This Line For Recording Data]_____

Subordination Agreement
(Modified Mortgage)

Date: May 20, 2016

Property (the legal description of the Property under the Junior Mortgage **Lot 471, according to the survey of Forest Lakes, as recorded in Map Book 34, Page 122 A, B and C, in the office of the Judge of Probate of Shelby County, Alabama.**

Property Address: **2066 Forest Lakes Lane, Sterrett, AL 35147**

Subordinating Lender:

Junior Mortgage: **Hamilton Mortgage Corporation**

Date: **August 20, 2010**

Borrower: **Carl J. Simmons and Cheryl Simmons, Husband and Wife**

Trustee (if applicable): **Mortgage Electronic Registration Systems, Inc.**

Recording information: **Instrument Number 20100826000274450, Page 1, August 26, 2010**

Original Principal Amount: **\$5,190.00**

Senior Lender:

Original Mortgage: **Hamilton Mortgage Corporation**

Date: **August 20, 2010**

Borrower: **Carl J. Simmons and Cheryl Simmons, Husband and Wife**

Note secured by Original Mortgage:

Dated: **August 20, 2010**

Original principal amount: **\$170,701.00**

Recording information: **Instrument Number 20100826000274440, Page 1, August 26, 2010**

Modified Mortgage

Date of Modification: **June 1, 2016**

Borrower: **Carl J. Simmons and Cheryl Simmons, Husband and Wife**

Modified Note secured by Modified Mortgage:

Dated: **June 1, 2016**

Modified principal amount: **\$165,279.21**

Recording information (when available):



20160805000278880 2/2 \$20.00
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Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the Senior Lender to modify the Original Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Modified Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Modified Mortgage regardless of any renewal, extension or further modification of the Modified Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

[Space Below This Line For Acknowledgment]

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, Inc., by the officer duly authorized, has duly executed the foregoing instrument on the 28 day of July, 2016.

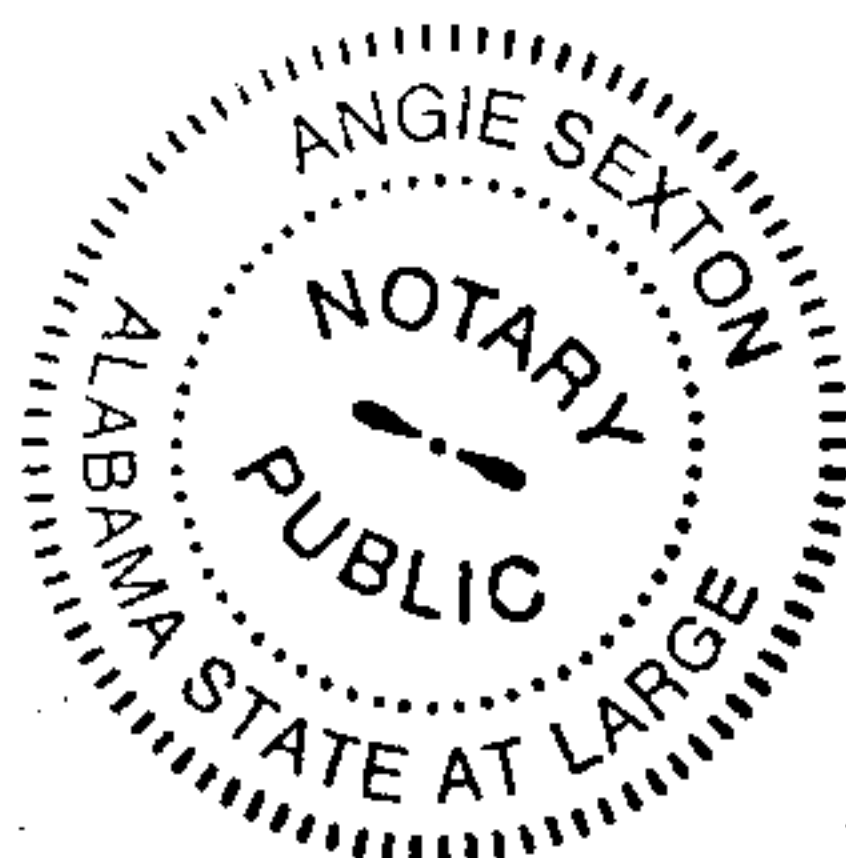
Mortgage Electronic Registration Systems (MERS)
 As nominee for: **Hamilton Mortgage Corporation**



 Gregory E. Beavers, Assistant Secretary

STATE OF ALABAMA
 COUNTY OF MONTGOMERY

On the 28 day of July, 2016 before me appeared Gregory E. Beavers personally known to me to be the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., who resides as P O Box 2026, Flint MI 48501-2026, the corporation described in and which executed the foregoing instrument; that he knows the seal of said corporation; that the seal affixed to said instrument is such corporation seal; that it was so affixed by order of the board of directors of said corporation, and that he signed his name thereto by like order.

In witness whereof I hereunto set my hand and official seal




 Notary Public

My Commission Expires: _____

My commission expires 09/18/2017