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AGREEMNT 1/1

MORTGAGE LIEN SUBORDINATION AGREEMENT

STATE OF ALABAMA)

Jefferson COUNTY)

Know all men by these presents, that Michael W Whisonant
(Hereinafter Referred to as the "Mortgagors") did execute in favor of SouthPoint
(Hereinafter Referred to as the "Mortgagee") an Equity Line of Credit Mortgage which does
constitute a Lien recorded in Inst. No. _____ in the office of the Judge of
Probate of Shelby County, Alabama, on said property which is described as follows:

LOT 28 SADDLE LAKE FARMS A CONDO PB20 PG20
100 Canter Way, Alabaster, AL 35007

WHEREAS, the sum of \$194,223.00 Dollars is the credit Line on the debt secured by
such mortgage; and

WHEREAS, Mortgagor desires to refinance said property through a new term mortgage
favor of Fairway Independent Mortgage Corp and to secure such lien by Mortgage Lien on the
above described property, and desires that Mortgage Lien in favor of Mortgagee be subordinated
and made junior to a Mortgage Lien which Mortgagor desires to effect by executing said
Mortgage with aforesaid mentioned;

WHEREAS, Mortgagee is in consideration of the fact that their Mortgage will be better
secured as a second lien on the property as previously agreed, and are now willing and desirous of
executing such documents as it is necessary to effect the subordination of their Mortgage Lien so
as to allow mortgagor to execute a Mortgage furnishing a valid first lien in favor of and to
Fairway Independent Mortgage Corp.

NOW, THEREFORE, Mortgagee does hereby subordinate their Mortgage Lien on the
above described land, as established by Mortgage, with such Mortgage now, by virtue of this
document hereby being made subordinate and junior to the Mortgage executed by Mortgagor to
Fairway Independent Mortgage Corp on the 22 day of August, 2016. A copy of which is
attached hereto, to secure an indebtedness of (\$360,000.00) Dollars.

BE IT KNOWN, HOWEVER, that the Mortgage in favor of Mortgagee shall in all other
respects remain in full force and effect and constitute a first valid lien against the above described
property as to all other liens (with the sole exception of the lien created.)

In Favor of SouthPoint as Second Mortgagee and Fairway Independent Mortgage Corp as
First Mortgagee.

MORTGAGOR AND MORTGAGEE WARRANT THE MORTGAGEE IS THE
OWNER OF SAID MORTGAGE.

IN WITNESS WHEREOF, We have hereunto set our signatures and seals this the 22
day of August, 2016.

By: [Signature]
ITS OFFICE
STATE OF Alabama
Jefferson COUNTY

I, the undersigned, a notary public, in and for said County, in said State, hereby certify
that Jim Cernock whose named as Vice President of SouthPoint is signed
to the foregoing instrument, and who is known to me, acknowledged before me on this day that
being informed of the contents of such instrument, he/she, as such Officer and with full authority,
executed the same voluntarily for and as the act of said Corporation.
Given under my hand and official seal this 22 day of August, 2016

NIKKI MATHERSON
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES OCTOBER 4, 2016



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/07/2016 03:28:07 PM
\$15.00 DEBBIE
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[Signature]