

PRESSON

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1500 SOLANA BLVD, BLDG. 6
WESTLAKE, TX 76262
ATTN: RECORDING

Prepared by: Janielle D Gooden

20160909000327450
09/09/2016 12:02:52 PM
SUBAGREM 1/4

CROSS REFERENCES:

Security Instrument at
Deed Book _____, Page _____
Ditech Financial, LLC
ISAOA/ATIMA
Security Instrument at
Deed Book _____, Page _____

SUBORDINATION AGREEMENT

WHEREAS the undersigned **Household Finance Corporation of Alabama** (the "Original Lender") is the holder of a certain **Mortgage** (the "Security Instrument") executed by **William C. Presson and Theresa K. Presson**, dated **May 13, 2005**, to secure a note to Original Lender in the amount of **\$59,847.87**, said instrument encumbering certain property located at **4731 Sandpiper Lane, City of Birmingham, Shelby County, Alabama** ("the Property"), and being more particularly described on "Exhibit A" attached hereto; and

WHEREAS the Original Lender Security Instrument was recorded in the [Official Records of **Shelby County, Alabama**, **May 26, 2005**, as **Instrument No. 20050526000256480**; and

WHEREAS the Property is also encumbered by that certain Security Instrument held by **Ditech Financial, LLC ISAOA/ATIMA** (Grantee) (the "**Ditech Financial, LLC ISAOA/ATIMA Security Instrument**"), executed by **William C. Presson and Theresa K. Presson**, dated 8/12/2016 [date], to secure a note to **Ditech Financial, LLC ISAOA/ATIMA** in the amount not to exceed **\$154,800.00**, said instrument also encumbering the Property; and

WHEREAS the **Ditech Financial, LLC ISAOA/ATIMA Security Instrument** was recorded in the [Official Records of **Shelby County, Alabama**], on 8/31/2016 [date], in Deed Book _____, Page _____; and
Inst No. 2016 0831000315186

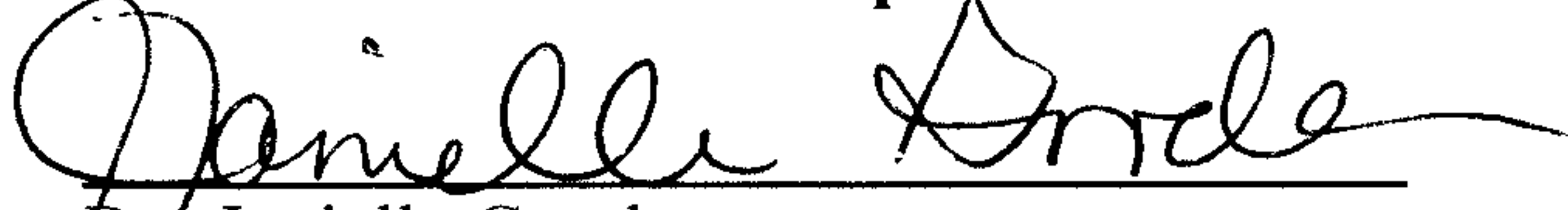
PRESSON

WHEREAS Original Lender and **Ditech Financial, LLC ISAOA/ATIMA** desire to establish **Ditech Financial, LLC ISAOA/ATIMA**'s position as first priority lienholder on the Property, with full security interest, and the undersigned agrees that the Original Lender Security Instrument is, shall be, and is hereby made, subject and subordinate to the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument, but, shall not be subordinate to any future advances taken under the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument, except those corporate advances expressly permitted in the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument;

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title, and interest of the undersigned under the Original Lender Security Instrument to the right, title, and interest of **Ditech Financial, LLC ISAOA/ATIMA** under the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument, but, shall not be subordinate to any future advances taken under the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument, except those corporate advances expressly permitted in the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the **Ditech Financial, LLC ISAOA/ATIMA** Security Instrument and the successors and assigns thereof and of any purchaser at any foreclosure sale there under and shall apply with like force and effect to any renewal thereof.

WITNESS the hand and seal of the undersigned, this 12th day of July, 2016.

Household Finance Corporation of Alabama

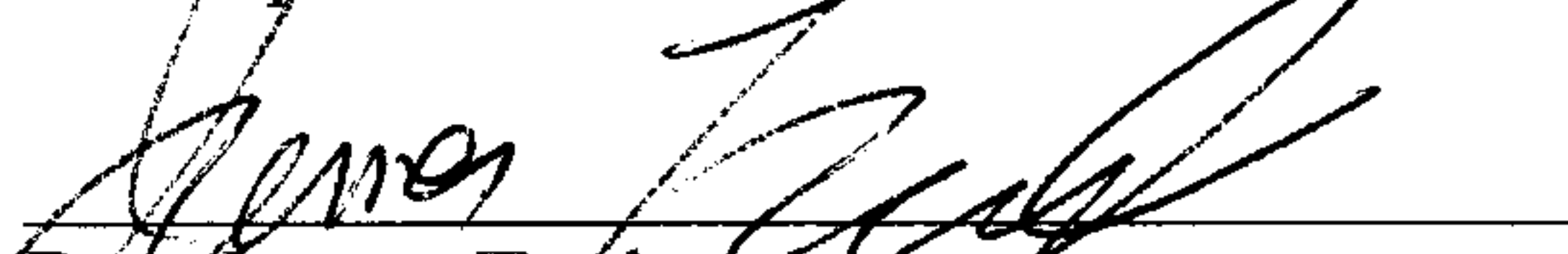


By: Janielle Gooden

Its: Vice President & Assistant Secretary

Administrative Services Division of Household Finance Corporation of Alabama

Signed, sealed and delivered
in the presence of



By: James Taylor

Its: Witness



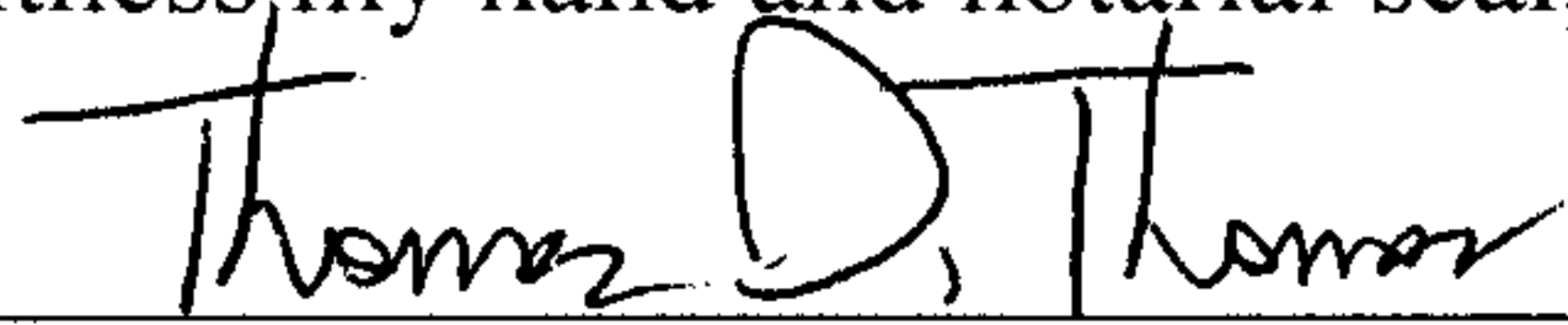
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(Continued)

State of Illinois
County of DuPage

I, Thomas D Thomas, a Notary Public in and for the State of Illinois and County of DuPage, do hereby certify that Janielle Gooden personally appeared before me this day and acknowledged she is the Vice President & Assistant Secretary of **Household Finance Corporation of Alabama**, a Corporation, and that she as Vice President & Assistant Secretary, being authorized to do so, executed the foregoing on behalf of the Corporation.

Witness my hand and notarial seal, this the 12th day of July, 2016.



Notary Public Thomas D Thomas

My commission expires: 6/10/17

Seal:

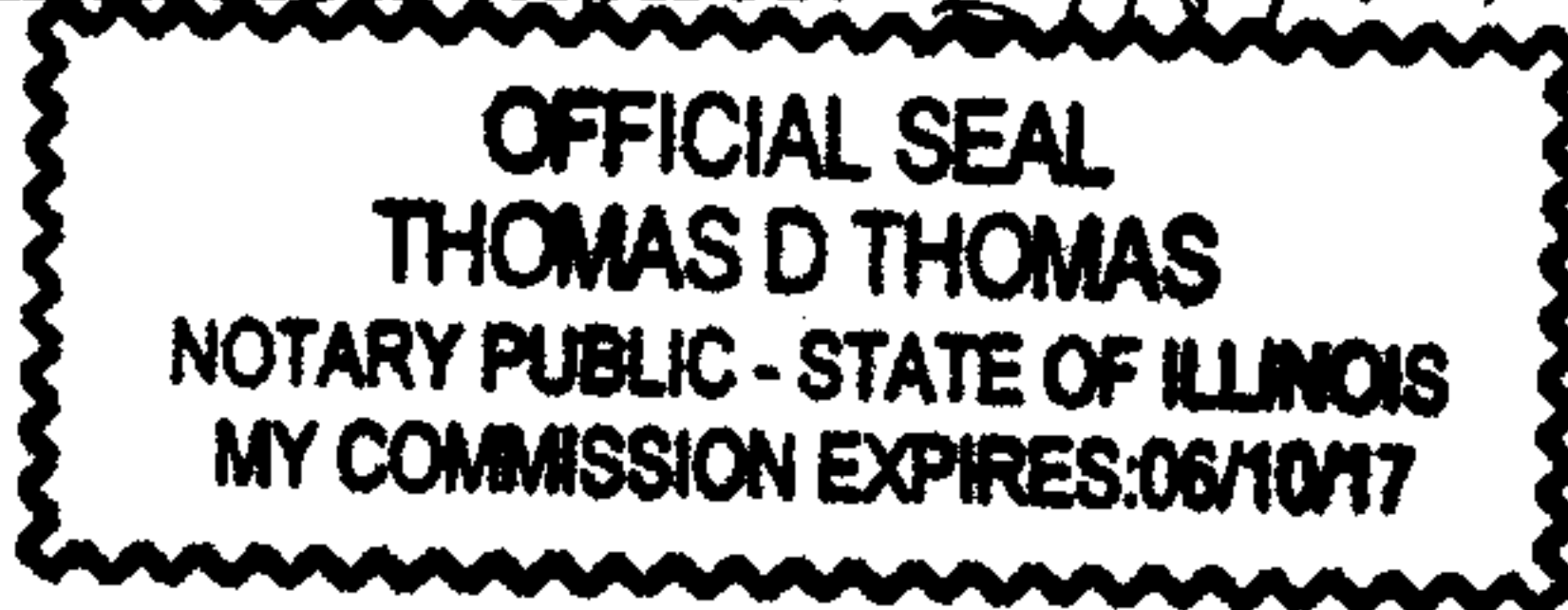




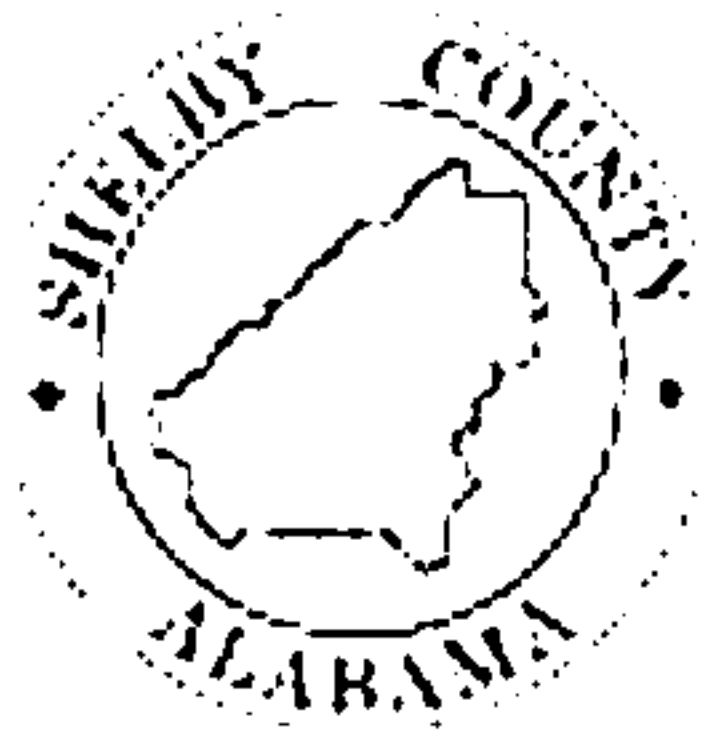
EXHIBIT 'A'

File No.: **51518428LA (gs)**
Property: **4731 Sandpiper Ln, Birmingham, AL 35244**

**LOT 29 ACCORDING TO THE SURVEY OF SANDPIPER TRAIL SUBDIVISION, SECTOR 1 AS
RECORDED IN MAP BOOK 12, PAGE 43 IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.**

A.P.N. 10 4 17 0 001 011.007

 **PRESSON**
51518428 **AL**
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT




Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/09/2016 12:02:52 PM
\$24.00 CHERRY
20160909000327450

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the official text.