

STATE OF ALABAMA
SHELBY COUNTY

SUBORDINATION AGREEMENT

WHEREAS Warren Scott Grant, II and Laura Grant, Husband and Wife (hereinafter referred to as the "Borrowers" whether one or more), has applied to Finance of America Mortgage, LLC (hereinafter referred to as the "Lender") for a loan not to exceed \$172,000.00 to be secured by a mortgage on the property hereinafter described; and

WHEREAS, Avadian Credit Union, (hereinafter the "Lienholder"), has a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrowers to the Lender; and

WHEREAS, the Lender is unwilling to make the requested loan to the Borrower unless the undersigned Lienholder subordinates its lien in said property to the mortgage to be executed by the Borrowers to the Lender.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Lender to make the requested loan to the Borrowers, the undersigned Lienholder hereby agrees as follows:

The undersigned Lienholder hereby subordinates to the mortgage to be executed by the Borrowers to the Lender, all right, title and interest at law or equity of the undersigned Lienholder in and to the following described property situated in Shelby County, Alabama, to-wit:

Address: 209 Liberty Lane, Chelsea, AL 35043

Legal Description: See Exhibit "A" attached hereto and incorporated herein by reference.

Avadian Credit Union, FKA Alabama Telco Credit Union has a mortgage dated March 26, 2012 recorded in 20120417000131110 on April 17, 2012 at the Probate Office of Shelby County, Alabama (junior mortgage). Avadian Credit Union desires to subordinate its interest in said mortgage without limitation to that certain mortgage granted to Finance of America Mortgage, LLC recorded in Recorded concurrently here with _____, in the probate office in Shelby County.

IN WITNESS WHEREOF, the Lien holder has caused William R. Chancellor, its Chief Lending Officer to execute this Subordination Agreement on May 31, 2018.

BY: William R. Chancellor

STATE OF ALABAMA

CORPORATE ACKNOWLEDGMENT

SHELBY COUNTY

I, the undersigned authority, a Notary Public in and for said county, in said State, hereby certify that William R. Chancellor whose name as Chief Lending Officer for AVADIAN CREDIT UNION is signed to the foregoing Subordination Agreement and who is known to me, acknowledged before me on this day, that being informed on the contents of the document, he as such officer of the corporation, and with full authority, executed the same voluntarily for and as the act of the corporation on the day the same bears date.

Given under my hand and official seal this 31st day of May, 2018.

Jackie McCarty
Notary Public
My Commission Expires: May 6, 2019

This instrument was prepared by:
Jackie McCarty
Avadian Credit Union
1 Riverchase Parkway South
Hoover, AL 35244

Source of Title _____
Deed Book _____
Page _____

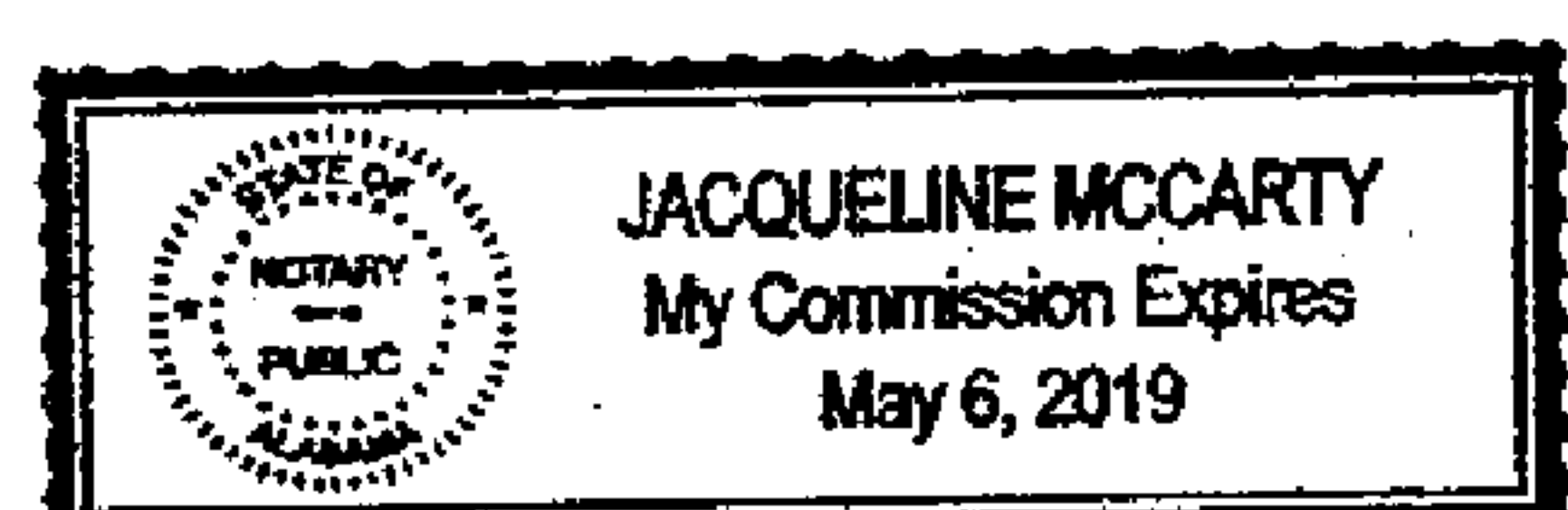


EXHIBIT "A"

**LOT 2, ACCORDING TO THE SURVEY OF LIBERTY COVE, AS
RECORDED IN MAP BOOK 34 PAGE 49 IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.**

Deed Type: General Warranty Deed

Grantors: GREENHILL CONSTRUCTION INC., A CORPORATION

**Grantees: WARREN SCOTT GRANT, II AND LAURA KASEY GRANT,
HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON
THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM IN FEE
SIMPLE**

Dated: April 28, 2006

Recorded Date: May 1, 2006

Consideration: \$331,000.00

**BOOK: 20060501000203310
PAGE:**

Parcel No.: 09 7 35 0 007 002.000



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
06/18/2018 09:37:41 AM
\$18.00 CHERRY
20180618000213620

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