

20191008000370330  
10/08/2019 11:55:01 AM  
SUBAGREM 1/2

**THIS INSTRUMENT WAS PREPARED BY SHEREESE GEORGE**

**WHEN RECORDED, MAIL TO:**

Alabama Housing Finance Authority  
7460 Halcyon Pointe Drive, Suite 200  
Montgomery, AL 36117  
334-244-9200

Servicer Loan Number: 2015015472

Investor Loan Number: 1738835800

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

**Subordination Agreement**  
(Modified Mortgage)

Date: 8/22/2019

Property: Lot 3, according to the Survey of Stonehaven, First Addition, as recorded in Map Book 23, Page 95, in the Probate Office of Shelby County, Alabama.

Property Address: **118 Stone Road, Pelham, AL 35124**

**Subordinating Lender:**

Junior Mortgage: First Federal Bank

Date: July 1, 2016

Borrower: Gina M. Manale, a single woman

Lender: MERS, Inc as nominee for First Federal Bank, assigned to ALABAMA HOUSING FINANCE  
**AUTHORITY** as recorded in Instrument Number 20190812000291640, August 12, 2019, at page(s) 1-1

Recording information: Instrument Number 20160706000235070, Page 1 of 11, July 6, 2016

Original Principal Amount: \$5,187.00

**Subordinating Lender:**

Junior Mortgage: Alabama Housing Finance Authority

Date: September 26, 2017

Borrower: Gina M. Manale, an unmarried woman

Lender: Alabama Housing Finance Authority

Recording information: Instrument Number 20170929000354720, Page 1 of 6, September 29, 2017

Original Principal Amount: \$30,000.00

**Senior Lender:**

Original Mortgage: MERS, Inc as nominee for First Federal Bank, assigned to ALABAMA HOUSING  
**FINANCE AUTHORITY** as recorded in Instrument Number 20190812000291580, August 12, 2019, at page(s) 1-1

Date: July 1, 2016

Borrower: Gina M. Manale, a single woman

Lender: First Federal Bank

Dated: July 1, 2016

Original principal amount: \$167,713.00

Recording information: Instrument Number 20160706000235060, Page 1 of 11, July 6, 2016

**Modified Mortgage**Date of Modification: **August 22, 2019**Borrower: **Gina M. Manale, a single woman**

Modified Note secured by Modified Mortgage:

Dated: **November 1, 2019**Modified principal amount: **\$154,367.17**

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 Alabama Housing Finance Authority, by the officer duly authorized, has duly executed the foregoing instrument on the 7 day of October, 2019.

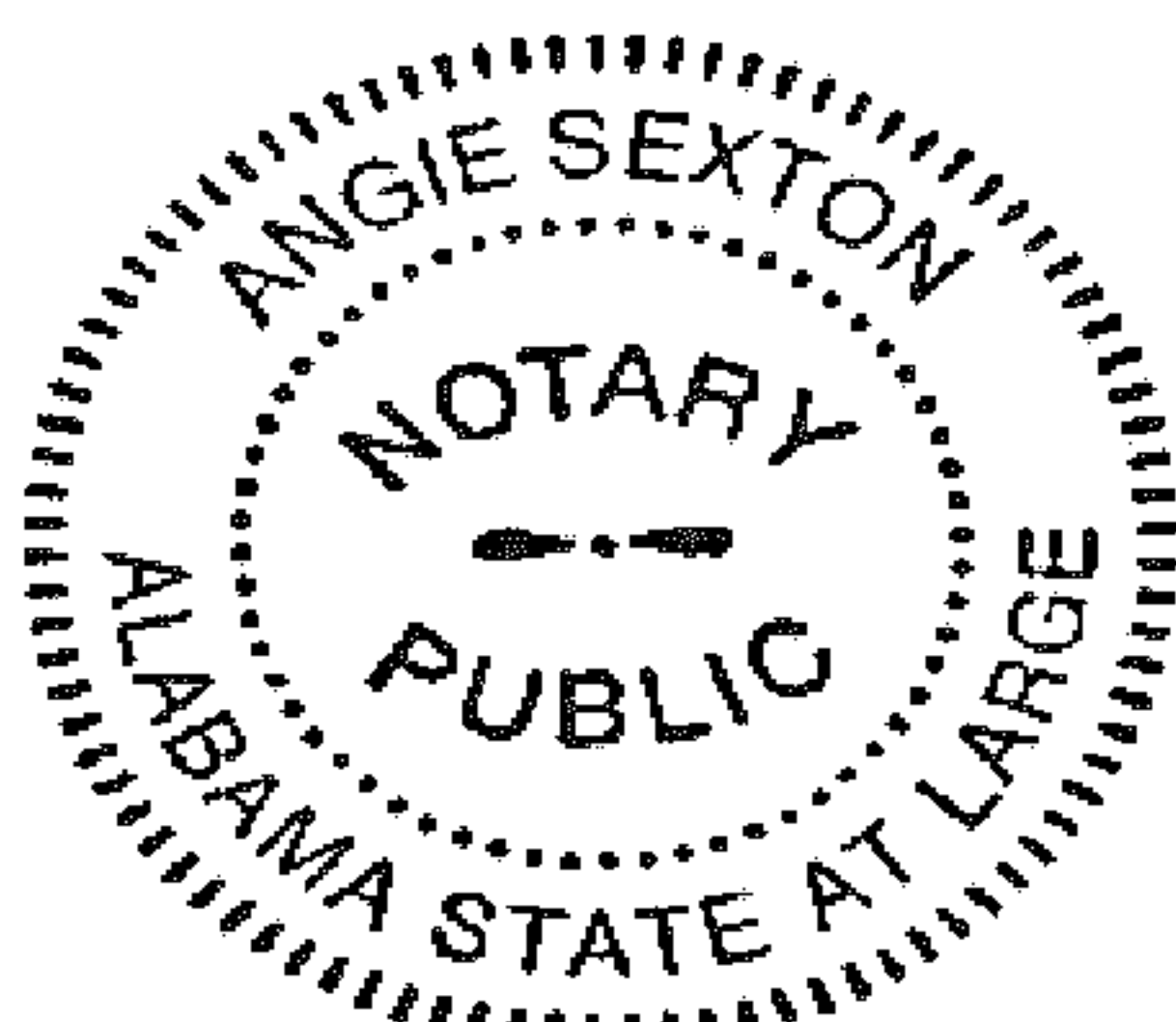
LENDER: Alabama Housing Finance Authority

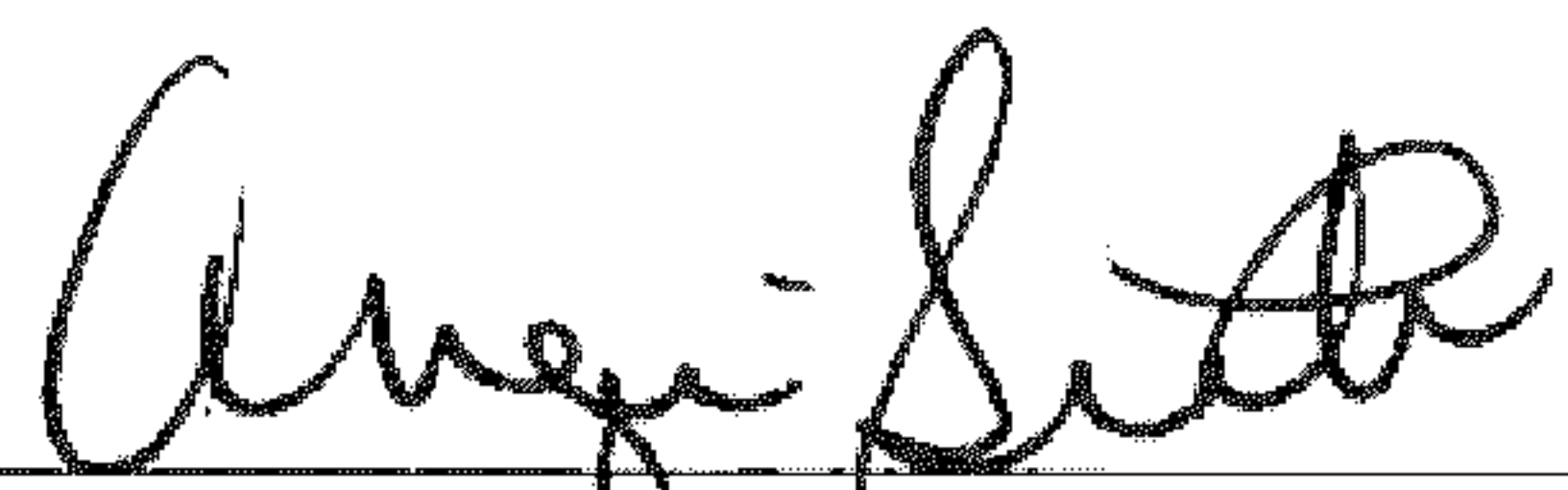
  
Anthony Box, Servicing Administrator

STATE OF ALABAMA  
COUNTY OF MONTGOMERY

On the 7 day of October, 20\_\_\_\_ before me appeared Anthony Box personally known to me to be the Servicing Administrator of Alabama Housing Finance Authority, who resides as 7460 Halcyon Pointe Drive, Suite 200, Montgomery, AL 36117, 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: 9-18-21



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/08/2019 11:55:01 AM  
\$25.00 CHERRY  
20191008000370330

*Alvin S. Bayl*