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SUBAGREM 1/1

## SUBORDINATION AGREEMENT

This Subordination Agreement, made October 3, 2019 between MUTUAL SAVINGS CREDIT UNION, Its successors and/or assigns ("Requestor"), and Mutual Savings Credit Union ("Lender")

Witnesseth:

Whereas, the Lender now owns and holds the following mortgages and the Bond or Note secured thereby Mortgage Dated AUGUST 7, 2012 made by:

**HERBERT R. MCMULLEN and spouse BETTY J. MCMULLEN**

to MUTUAL SAVINGS CREDIT UNION, in the principal sum of **\$137,000.00** and recorded AUGUST 16, 2012 in **INST#: 20120816000302800** in the Office of SHELBY County Judge of Probate, SHELBY County, Alabama covering legal description:

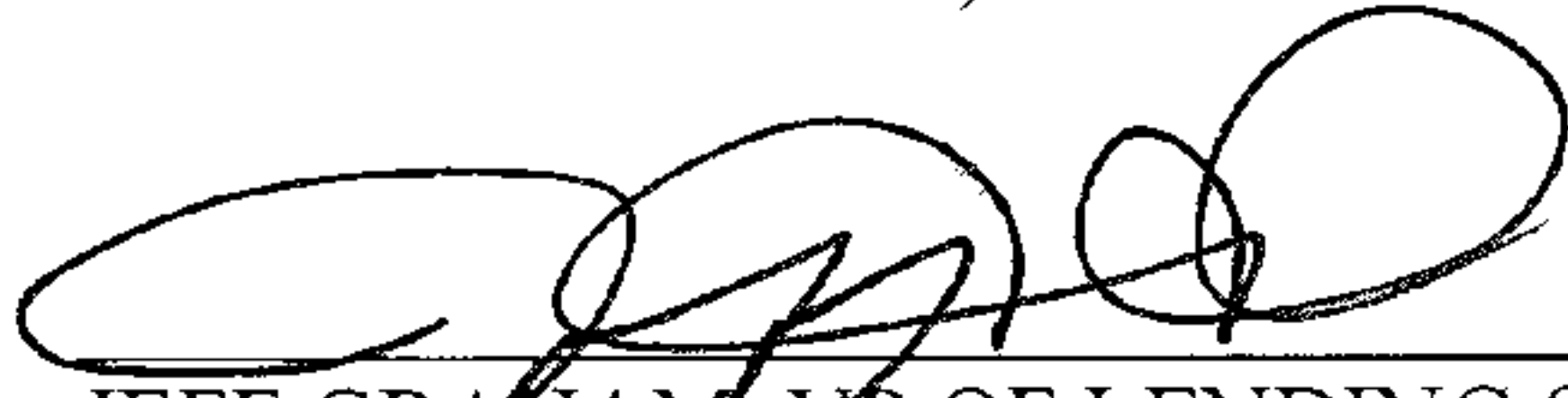
**LOT 22, ACCORDING TO THE FINAL RECORD PLAT OF HEATHERWOOD 7<sup>TH</sup> SECTOR, AS RECORDED IN MAP BOOK 39, PAGE 84A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

And, whereas, Borrowers have requested that Credit Union subordinate the above referenced Mortgage to a subsequent Mortgagee with a property address of: **712 ST. ANDREWS LANE, BIRMINGHAM, AL 35244** described as ("The Premises") and recorded SEPTEMBER 6, 2019 IN INST# **20190906000330030** in the office of Shelby County Judge of Probate, Shelby County Alabama in the amount of **\$372,000.00**.

Now therefore, in consideration of \$1.00 and other good and valuable consideration paid to Mutual Savings Credit Union receipt of which is hereby acknowledge, the Lender hereby covenants and agrees with MUTUAL SAVINGS CREDIT UNION that said mortgages held by Mutual Savings Credit Union shall be subject and subordinate in lien to the lien of a Mortgage as shown above.

This agreement may not be changed or terminated orally. This Agreement shall bind and endure to the benefit of the parties hereto, their respective heirs, representatives, successors and assigns.

The Lender has duly executed this Agreement on OCTOBER 3, 2019.

  
JEFF GRAHAM, VP OF LENDING SERVICE  
MUTUAL SAVINGS CREDIT UNION

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that, Jeff Graham, whose name as VP of Lending Services of Mutual Savings Credit Union, a corporation, 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 the instrument, he, 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, on OCTOBER 3, 2019.

  
Notary Public My Commission Expires: 8/30/2020

THIS INSTRUMENT WAS PREPARED BY: LINDA A. REINHARDSSEN NMLS#442074  
MUTUAL SAVINGS CREDIT UNION - P.O. BOX 362045 - HOOVER, AL 35236-2045



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/17/2019 03:23:29 PM  
\$22.00 CHERRY  
20191017000383550

*Allen S. Bayl*