

20200518000196520  
05/18/2020 02:40:45 PM  
SUBAGREM 1/3

**SUBORDINATION AGREEMENT**

Loan No: 3449689542

This Agreement is made this May 1, 2020 by Navy Federal Credit Union., whose address is \_\_\_\_\_ (the "Lienholder").

②67294030-5411048

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$56,500.00 executed by Michael Joseph Metcalf and Heather Carlson Metcalf, husband and wife (the "Borrower"), dated January 21, 2015 and recorded on February 27, 2015, in Instrument 20150227000061350, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 3113 Harwick Dr, Birmingham, AL 35242 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

LOT 22, ACCORDING TO THE SURVEY OF ALTADENA WOODS, 3RD SECTOR, AS RECORDED IN MAP BOOK 11, PAGE 7, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

By Deed from Tammy S. Moore and husband Matthew Rasco Moore to Michael Joseph Metcalf and Heather Carlson Metcalf, as joint tenants with right of survivorship dated 01/17/2002, recorded 01/23/2002 as INSTRUMENT NUMBER 2002-03883

Tax ID No.: 10 2 04 0 001 042.012

WHEREAS Quicken Loans Inc. intends to make a loan to the Borrower in a principal amount not to exceed \$200,380.00 and dated on or about May 11, 2020 to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., as nominee for Quicken Loans Inc., its successors and or assigns, covering the Property ("Quicken Loans' Lien"), and

WHEREAS Quicken Loans Inc. will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Quicken Loans' Lien, and

WHEREAS Lienholder intends that Quicken Loans' Lien be prior and superior to Lienholder's Lien.

NOW, THEREFORE, it is agreed that in consideration of one dollar and other good and valuable consideration, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior in all respects to Quicken Loans' Lien.

The approval does not include renewals or extensions that would increase the loan amount being approved on this document

Loan No: 3449689542

Witnesses:

Signature Karen S. Polk  
Printed Name Karen S. Polk  
Signature Denise Kristiansen  
Printed Name Denise Kristiansen

Lienholder Signature:

Signature Cecilia Andrews  
Lienholder: Navy Federal Credit Union.  
Printed Name Cecilia Andrews  
Title Assistant Treasurer

STATE OF Florida  
COUNTY OF Escambia ss

On May 1, 2020 before me, Shannon Martin (Notary Name), personally appeared Cecilia Andrews (Lienholder Representative), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Shannon Martin (Notary Signature)  
Notary Public, County of Escambia, Acting in Escambia County.  
State of Florida  
My commission expires 11-2-2022.

This instrument drafted by and after recording return to:  
Jenna LeBoeuf  
Quicken Loans Inc.  
Subordination Dept.  
615 W. Lafayette  
Detroit, MI 48226

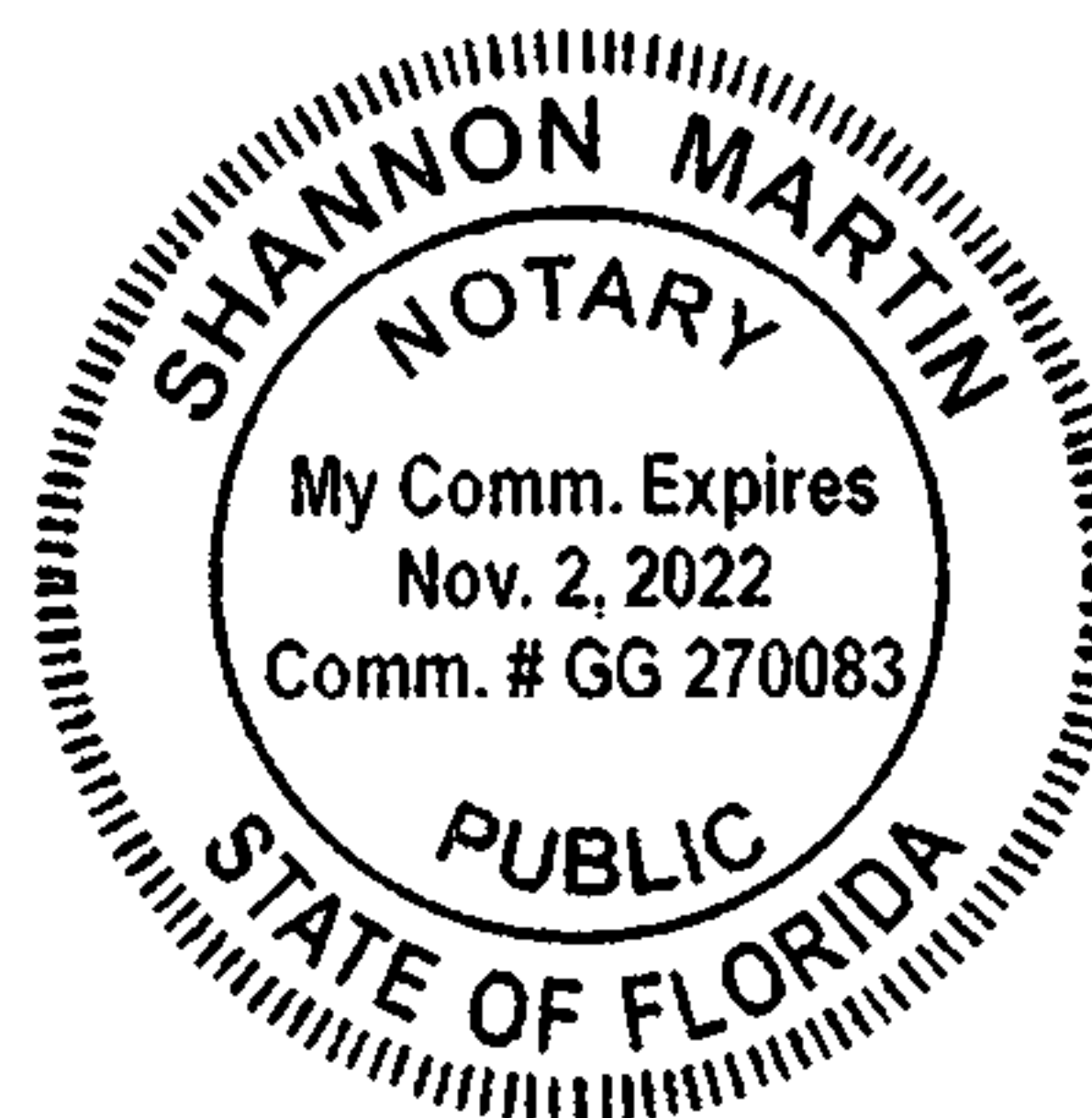


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 10 2 04 0 001 042.012

Land situated in the County of Shelby in the State of AL

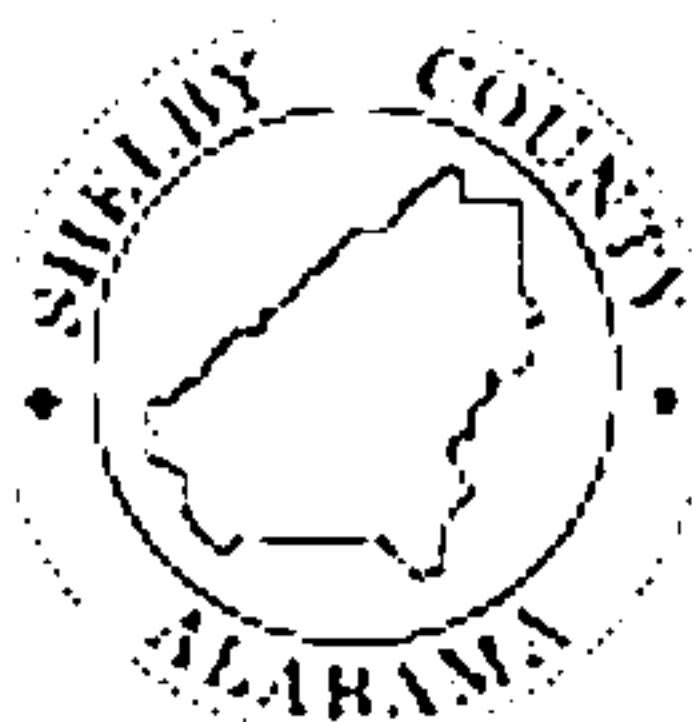
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Commonly known as: 3113 Harwick Dr, Birmingham, AL 35242-4436

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

Source of Title: Book , Page .



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
05/18/2020 02:40:45 PM  
\$28.00 CHARITY  
20200518000196520

*Allen S. Bayl*

*Myra  
Hem*