RECORDED AT THE REQUEST OF: AND AFTER RECORDING RETURN TO:

MEDALLION BANK 22232 17TH AVENUE SE, SUITE 308 BOTHELL, WA 98021 M 201031 3

SUBORDINATION AGREEMENT

GRANTOR #1

(Fixture Lender):

MEDALLION BANK

GRANTOR #2

(Owner of Property):

Dawn Brasher Makofski and Jeff Alan Makofski

GRANTEE

(Mortgage Lender):

Fairway Independent Mortgage Corp

ABBREVIATED

LEGAL DESCRIPTION:

THE LAND REFERRED TO HEREIN BELOW IS SITURATED IN THE COUNTY OF SHELBY, SATE OF AL AND IS DESCRIBED AS FOLLOWS:

Lot 354, according to the Survey of Cedar Grove at Sterling Gate Sector 2, Phase 12B, as recorded in Map Book 39 Page 92, in the Probate Office of Shelby County, Alabama.

ASSESSOR'S TAX

PARCEL ID NUMBER(S): 23-2-03-2-005-055-000

SUBORDINATION AGREEMENT

NOTICE: THIS SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT.

The undersigned Owner and Fixture Lender agree as follows:

- 1. Mortgage Loan. Fairway Independent Mortgage Corp ("Mortgage Lender"), is the owner and holder of a mortgage, deed of trust or trust deed dated 85000, executed by Dawn Brasher Makofski and Jeff Alan Makofski (individually and collectively, if more than one, "Owner") which is recorded in the real property records of Shelby County, Alabama (the "Mortgage"), securing repayment of a loan from Mortgage Lender (the "Mortgage Loan") in the maximum principal amount of \$209,000.00. Mortgage and the promissory note and other documents relating to the Mortgage Loan are sometimes hereinafter referred to collectively as the "Mortgage Loan Documents."
- 2. <u>Fixture Loan.</u> Medallion Bank ("<u>Fixture Lender</u>") has made a loan to Owner which is secured by the collateral ("<u>Fixture Collateral</u>") described in a UCC Fixture Filing which is recorded or filed in the real property records of Shelby County, Alabama under Recording Number: 20191115000424630, recorded 11-15-2019 (the "<u>Fixture Filing</u>").
- 3. <u>Property</u>. Owner is the sole owner of the Fixtures and the real property described in the Mortgage and the Fixture Filing, which real property is identified by abbreviated legal description and parcel ID on the front page of this Agreement (the "<u>Property</u>").
- 4. <u>Subordination of Fixture Filing</u>. Fixture Lender agrees, for the benefit of Mortgage Lender, that: (i) its security interest in the Fixtures that are the subject of the Fixture Filing is subject and subordinate to the lien of the Mortgage and all other rights under the Mortgage Loan Documents and all advances or charges made or accruing thereunder, including any and all extensions, modifications and renewals thereof; and (ii) Fixture Lender claims no interest in the Property other than the security interest in Fixtures which is created by the Fixture Filing.
- 5. <u>Acknowledgment</u>. It is understood by the parties hereto that Mortgage Lender would not make the Mortgage Loan without this Agreement.
- 6. Entire Agreement. This Agreement shall be the whole and only agreement between the parties hereto with regard to the subordination granted herein and shall supersede and cancel any prior agreements as to such subordination.
- 7. Successors and Assigns. The heirs, administrators, assigns and successors in interest of the parties hereto shall be bound by this agreement.

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8.	No	otices.	All	notic	es,	demands	or	other	com	muni	cations	to	be	given	OI,	sent
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If to Fixture Lender:

Medallion Bank

1100 East 6600 South, Suite 510 Salt Lake City, Utah 84121 Attention: Subordination

If to Mortgage Lender:

Fairway Independent Mortgage Corp

2007 Eagle Ridge DR Birmingham, AL 35242

If to Owner:

Dawn Brasher Makofski

Jeff Alan Makofski

320 Cromwell

Alabaster, AL 35114

Any party may change the address to which notices are to be sent to it by written notice to the other parties in the manner aforesaid.

9. Governing Law. This Agreement shall be governed by and construed in accordance with the laws of the State where the Property is located.

DATED as of the Zoday of July, 2020.

FIXTURE LENDER:

MEDALLION BANK,

Name: Thomas Middle

Title: CS Manager-

OWNER:

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My appointment expires July 24 2020

STATE OF WOLLD	naton ss.
COUNTY OF Snow	ish
person who appeared before me, instrument, on oath stated that acknowledged it as the South voluntary act of such entity for the	e satisfactory evidence that
	(Signature of Notary)
ROBIN NECE	(Legibly Print or Stamp Name of Notary)
Notary Public State of Washington pointment Expires Jul 24, 2020	Notary public in and for the State of Washington residing at 22232 17 th Ave SE, #308
	Bothell, WA 98021

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STATE OF AC
COUNTY OF Jefferson ss.
I certify that I know or have satisfactory evidence that Jeff Han Makofski is the Jan
I certify that I know or have satisfactory evidence that <u>Setting Makes in the said</u> person who appeared before me, and said person acknowledged that said individual signed this instrument and acknowledged to be his or her free and voluntary act and deed for the uses and
purposes mentioned in the instrument.
DATED this day of
(Signature of Notary)
Clegibly Print or Stamp Name of Notary)
Notary public in and for the State of Augustian and France
My appointment expires 627/21

UCC FINANCING STATEMENT FOLLOW INSTRUCTIONS				
A. NAME & PHONE OF CONTACT AT FILER (optional)				•
Connie Sorenson (801) 747-7713 10472	299			
B. EMAIL CONTACT AT FILER (optional) csorenson@medallionbank.com				
C. SEND ACKNOWLEDGMENT TO: (Name and Address)		·		
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36. MAILING ADORESS	CITY	STATE	POSTAL CODE	COUNTRY
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7, ALTERNATIVE DESIGNATION (8 applicable): Lessee/Lessor Con 8. OPTIONAL FILER REFERENCE DATA:				
	TEMENT (Form UCC1) (Rev.04/20/11)			



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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•	13. X	ADDITIONAL SECURED PARTY'S NAME or ASSIGNOR SECURION SECURIOR SECURION SECU	THE FOLLOW COUNTY OF CEDAR GROVE 39/092 LOT 33 PROPERTY A	ATEMENT: Cut Covers su-ext ING PROPER SHELBY, STAT /E AT STERLIN 54 SEC 03 T21 IDDRESS: 320	ADDITION STATE STATE STATE OF A NG GA R3W A CROM	TUATED IN LABAMA TO LABASTER WELL, MAY	MAYLEN O WIT: 128 MB/ TWP