

SUBORDINATION AGREEMENT

Loan No: 3461931683

This Agreement is made this December 9, 2020 by **Mortgage Electronic Registration Systems Inc.**, as nominee for **Wilmington Savings Fund Society, FSB**, whose address is 500 Delaware Avenue, Wilmington, DE 19801 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$50,000.00 executed by **John T. Pappas and Misty Pappas, for and during their joint lives and upon the death of either, then to the survivor of them** (the "Borrower"), dated December 6, 2019 and recorded on December 12, 2019, in Instrument 20191212000461050, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 280 Appleford Rd, Helena, AL 35080-6807 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

Lot 254-A, according to the Amended Hillsboro Subdivision Phase I, as recorded in Map Book 39, Page 140 A, B, and C, in the Probate Office of Shelby County, Alabama.

Tax ID No.: 135164002054000

WHEREAS Quicken Loans, LLC ISAOA intends to make a loan to the Borrower in a principal amount not to exceed \$238,600.00 and dated on or about _____, 20____ to be secured by a mortgage/deed of trust granted to Mortgage Electronic Registration Systems Inc., as nominee for Quicken Loans, LLC 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.



Loan No: 3461931683

Witnesses:

Signature

 Printed Name Robin L Lupfer
Assistant Secretary

Signature

 Printed Name Mallory Vincent
STATE OF DelawareCOUNTY OF New Castle SS

On December 9th, 2020 before me, Jessica L Oldiges (Notary Name), personally appeared Peter Pansi (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.

Jessica L Oldiges (Notary Signature)
 Notary Public, County of New Castle Acting in New Castle County.
 State of Delaware
 My commission expires December 10, 2021

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

Lienholder Signature:

 Lienholder: Mortgage Electronic Registration
 Systems Inc, as nominee for Wilmington Savings
 Fund Society, FSB

Printed Name

Title

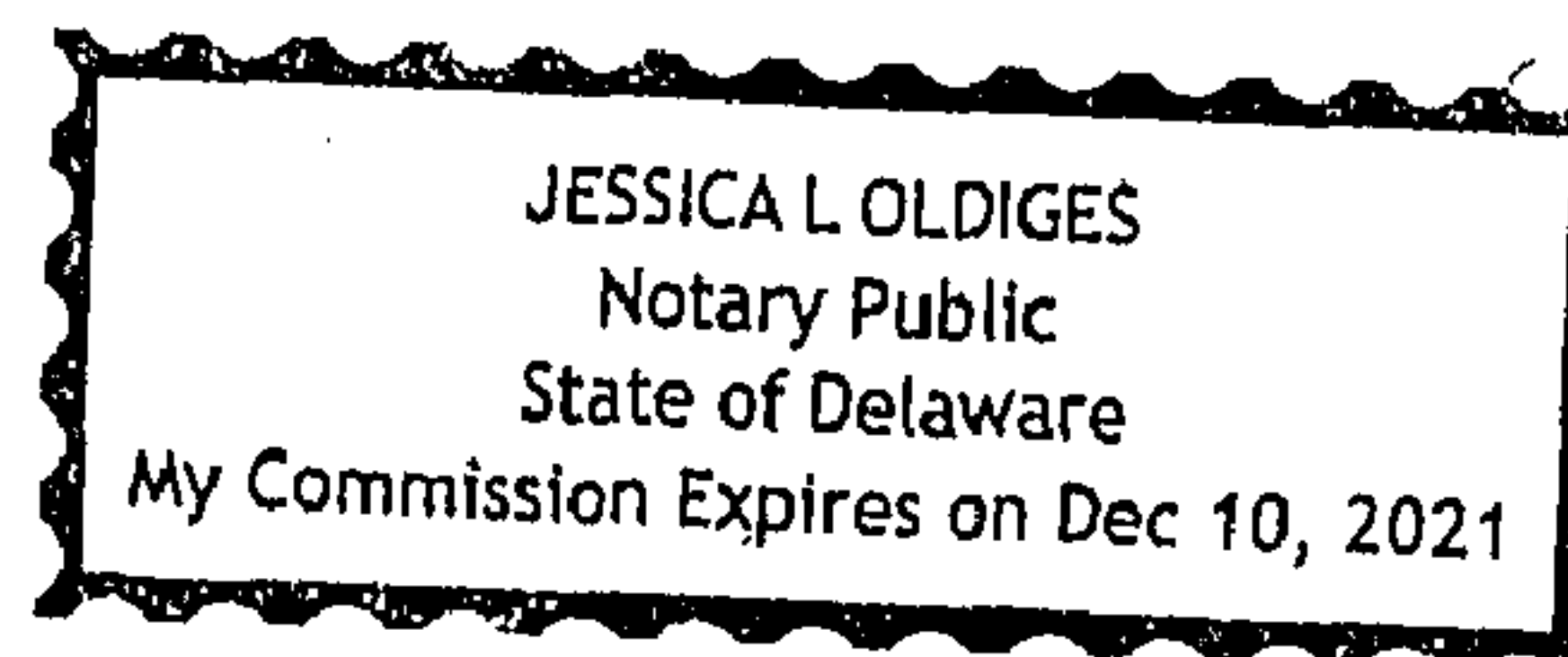


EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 135164002054000

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

Lot 254-A, according to the Amended Hillsboro Subdivision Phase I, as recorded in Map Book 39, Page 140 A, B, and C, in the Probate Office of Shelby County, Alabama.

Commonly known as: 280 Appleford Rd, Helena, AL 35080-6807

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
01/11/2021 10:17:23 AM
\$30.00 JESSICA
20210111000015620

Allen S. Bayal