

69766385-6996620

SUBORDINATION AGREEMENT

Loan No: 3471614506

This Agreement is made this _____, 20____ by **Alabama Housing Finance Authority, a public corporation and instrumentality of the State of Alabama, acting solely in its capacity as administrator of Hardest Hit Alabama**, whose address is _____ (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$30,000.00 executed by **Heath Eric Channell, Married Man and Michelle Hoffmann Channell, Married Woman** (the "Borrower"), dated July 30, 2019 and recorded on August 9, 2019, in Instrument 20190809000288690, in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 133 Longfeather Ln, Alabaster, AL 35007-5817 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL:

(See attached Legal Description)

Tax ID No.: 13 7 35 2 005 042.000

WHEREAS Quicken Loans, LLC intends to make a loan to the Borrower in a principal amount not to exceed \$147,000.00 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, LLC 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: 3471614506

Witnesses:

Signature Ba

Lienholder Signature:

Cathy D. James
Lienholder: Alabama Housing Finance
Authority, a public corporation and instrumentality
of the State of Alabama, acting solely in its
capacity as administrator of Hardest Hit Alabama

Printed Name Barbara Evans

Signature Aliaa Hogan

Printed Name Aliaa Hogan

STATE OF Alabama

COUNTY OF Montgomery ss

On February 22, 2021 before me, Candice Clapp (Notary
Name), personally appeared Cathy D. James (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.

Candice A. Clapp (Notary Signature)
Notary Public, County of Montgomery, Acting in Montgomery County.
State of AL
My commission expires 03/16/2023.

This instrument drafted by and after recording return to:
Bjarne Johnson
Quicken Loans, LLC
Subordination Dept.
615 W. Lafayette
Detroit, MI 48226

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

Lot 42, according to the Survey of Apache Ridge, Sector 6, as recorded in Map Book 17, Page 145, in the Probate Office of Shelby County, Alabama. Situated in Shelby County, Alabama.

Commonly known as: 133 Longfeather Ln, Alabaster, AL 35007-5817

Certification & Authorization

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Quicken Loans, LLC ("Lender"). In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control process. I/We understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
2. I/We authorize you to provide to Lender, Lender's service providers, and any investor (including service providers acting on any investor's behalf) to whom Lender may transfer my/our mortgage loan to, any and all information and documentation that they may request for purposes of originating, selling, insuring, securitizing, or servicing a loan. Such information includes, but not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax return information. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my/our current mortgage lender/bank even if such requests are from the title company (such as Amrock, Lender's affiliate) performing the closing/settlement of my/our mortgage loan with Lender.
3. Lender or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. If applicable, I/We request that my/our second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I/We authorize the release of any information, either verbally or written, in order to process the subordination request.
5. If applicable, I/We authorize the release of any information to my/our current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
6. I/We authorize release of any information to other borrowers on the application for this mortgage loan.
7. I/We release and agree to hold Lender and any investor that purchases my/our mortgage harmless from any liability that may arise from verifying information contained in my/our loan application or for any reporting of misrepresentations discovered during the application process or thereafter.
8. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

NOTICE TO BORROWERS: This notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Heath Channell

HEATH CHANNELL
HEATH CHANNELL

Date

Date

Date

Date

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 7 35 2 005 042.000

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

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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
06/18/2021 08:39:21 AM
\$35.00 CHERRY
20210618000297800

Allen S. Bayl