

STATE OF ALABAMA  
SHELBY COUNTY

20211005000486280  
10/05/2021 01:46:20 PM  
SUBAGREM 1/2

71178315-7719807

**SUBORDINATION AGREEMENT**

WHEREAS **Paul R. Abercrombie and Mary K Abercrombie, husband and wife**, hereinafter referred to as the "Borrowers" whether one or more), has applied to **Rocket Mortgage, LLC ISAOA**, hereinafter referred to as the "Lender") for a loan not to exceed **\$266,000.00** be secured by a mortgage on the property hereinafter described; and

WHEREAS, **Avadian Credit Union**, (hereinafter the "Lienholder"), has a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrowers to the Lender; and

WHEREAS, the Lender is unwilling to make the requested loan to the Borrower unless the undersigned Lienholder subordinates its lien in said property to the mortgage to be executed by the Borrowers to the Lender.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Lender to make the requested loan to the Borrowers, the undersigned Lienholder hereby agrees as follows:

The undersigned Lienholder hereby subordinates to the mortgage to be executed by the Borrowers to the Lender, all right, title and interest at law or equity of the undersigned Lienholder in and to the following described property situated in **Shelby County, Alabama**, to-wit:

**Address: 284 Grey Oaks Dr., Pelham, AL 35124**

**Legal Description: See Exhibit "A" attached hereto and incorporated herein by reference.**

**Avadian Credit Union** has a mortgage dated **April 8, 2021** recorded in **#20210419000194830** in the principal amount of **\$115,000.00** on **April 19, 2021** at the Probate Office of **Shelby County, Alabama** (junior mortgage). **Avadian Credit Union** desires to subordinate its interest in said mortgage without limitation to that certain mortgage granted to **Rocket Mortgage, LLC ISAOA** recorded in \_\_\_\_\_ on \_\_\_\_\_, in the probate office in **Shelby County**.

IN WITNESS WHEREOF, the Lien holder has caused **Steven L. Thrasher, its Vice President, Mortgage Lending** to execute this Subordination Agreement on 9 September, 2021.

BY: \_\_\_\_\_

STATE OF ALABAMA

**CORPORATE ACKNOWLEDGMENT**

MADISON COUNTY

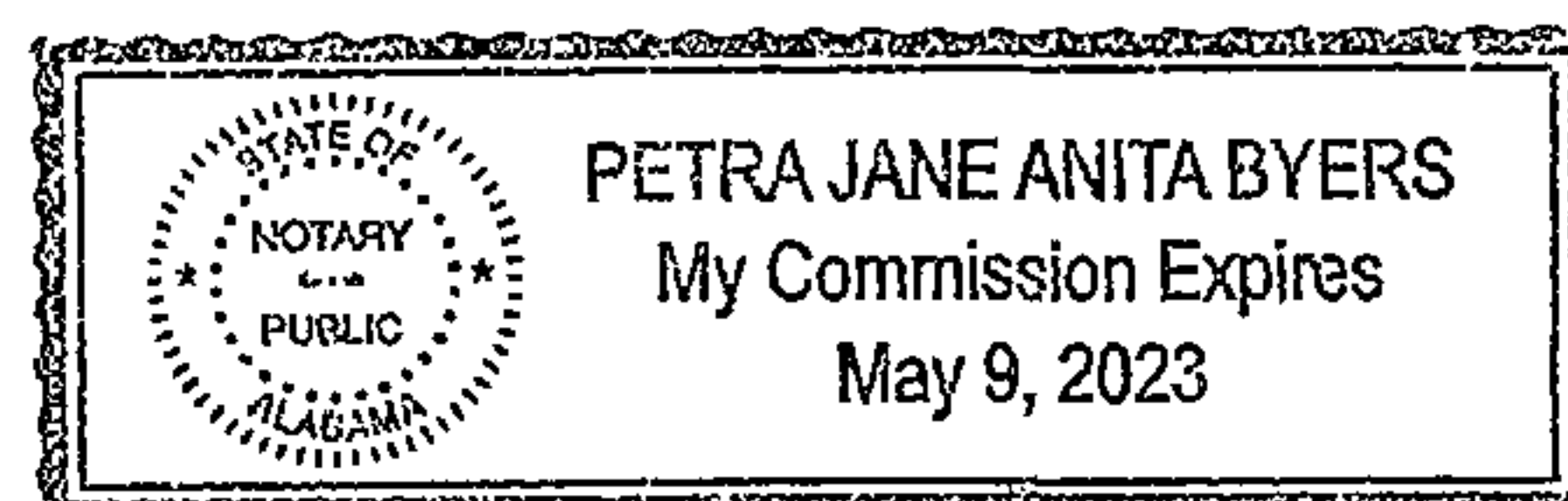
I, the undersigned authority, a Notary Public in and for said county, in said State, hereby certify that **Steven L. Thrasher** whose name as Vice President, Mortgage Lending for AVADIAN CREDIT UNION is signed to the foregoing Subordination Agreement and who is known to me, acknowledged before me on this day, that being informed on the contents of the document, he as such officer of the corporation, and with full authority, executed the same voluntarily for and as the act of the corporation on the day the same bears date.

Given under my hand and official seal this 9 day of September, 2021.

Petra Jane Anita Byers  
Notary Public  
My Commission Expires: 5/9/2023

This instrument was prepared by:

Petra Byers  
Avadian Credit Union  
1 Riverchase Parkway South  
Hoover, AL 35244



**EXHIBIT A - LEGAL DESCRIPTION**

Tax Id Number(s): 141023004001000

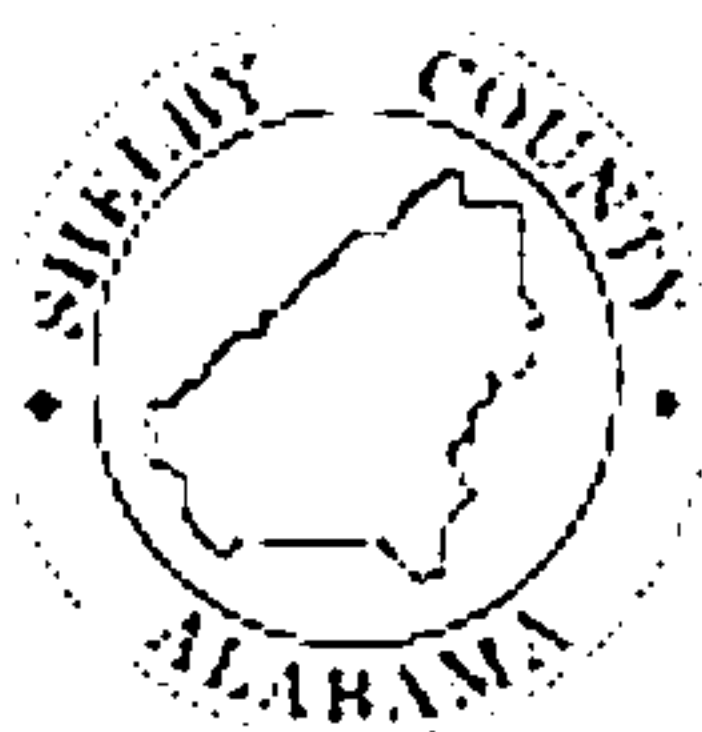
Land situated in the County of Shelby in the State of AL

Lot 101, according to the Survey of Grey Oaks, Sector I, as recorded in Map Book 38, Page 148, in the Probate Office of Shelby County, Alabama.

Commonly known as: 284 Grey Oaks Dr, Pelham, AL 35124-4405

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**  
**10/05/2021 01:46:20 PM**  
**\$26.00 BRITTANI**  
**20211005000486280**

*Allen S. Bayl*