

File Number: ORG-205041

This instrument prepared by:

Jay A. Rosenberg, Esq., Rosenberg PLLC, Attorneys At Law, 101 South Reid Street, Suite 307, Sioux Falls, South Dakota 57103 (513) 247-9605 Fax: (866) 611-0170 and Thomas Granville McCroskey, Esq., Member of the Alabama Bar and licensed to practice law in Alabama.

After Recording, Send To:

Title365/Recording Team

345 Rouser Rd., Building 5, Suite 300

Coraopolis, PA 15108

SUBORDINATION OF MORTGAGE

This Subordination of Mortgage is made as of the September 25, 2021 by **Secretary of Housing and Urban Development** ("Subordinating Lender"), under the following circumstances:

A. Subordinating Lender is the holder of a Mortgage (the "Existing Mortgage") executed by **Kevin Klein, married** ("Borrower"), in favor of Subordinating Lender, in the amount of \$7,379.40, dated 02/19/2021, recorded 03/12/2021, as Instrument Number 20210312000124960, in the Public Records of Shelby County, Alabama, which is a lien on the real estate described below (the "Property").

The land hereinafter referred to is situated in the City of Pelham, County of Shelby, State of Alabama, and is described as follows:

Lot 165, according to the Survey of Chandalar South, Third Sector, as recorded in Map Book 6, Page 68, in the Office of the Judge of Probate of Shelby County Alabama.

APN: 131013002031000

Property Address: 1817 Hamilton Road, Pelham, AL 35124

B. Lender, **CALIBER HOME LOANS, INC.**, will be making a loan secured by a Mortgage, in the maximum principal amount not to exceed \$152,128.00 (One Hundred Fifty Two Thousand One Hundred Twenty Eight Dollars and Zero Cents), to **Kevin Klein, married**, as Borrower, and ("New Mortgage"), which will be a lien on the Property.

C. As part of the consideration for Lender's agreement to make the loan secured by the New Mortgage, and to induce Lender to make that loan, Subordinating Lender has agreed to subordinate the lien of the Existing Mortgage to the lien of the New Mortgage, upon the terms and conditions set forth in this Agreement.

NOW THEREFORE, Subordinating Lender and Lender agree as follows:

1. Subordinating Lender hereby subordinates the lien of the Existing Mortgage to the lien of the New Mortgage; however, this subordination shall not otherwise affect the validity or priority of the Existing Mortgage.

2. This Subordination Agreement is made on the understanding that Subordinating Lender shall not be responsible for any of the obligations of Borrower contained in or secured by the New Mortgage.

3. This Subordination Agreement shall be binding upon and inure to the benefit of Lender and Subordinating Lender and their respective successors and assigns.

Executed this 25th day of September, 2021

Secretary of Housing and Urban Development

SEE ATTACHED

By: _____

Name: _____

Its: _____


STATE OF Alabama
COUNTY OF Shelby

The foregoing instrument was acknowledged before me this 25th day of September, 2021 by _____, the _____ of Secretary of Housing and Urban Development, for and on its behalf.

Emmanuel A. Reese
Notary Public

Mortgagor: Kevin Klein
FHA Case Number: 011-8804927

IN WITNESS WHEREOF, the undersigned, Chad Beleele-Subordinate Mortgage Department/Novad Management Consulting, LLC Attorney-in-Fact for Secretary of Housing & Urban Development, has hereunto set his hand for and on behalf of the Secretary.

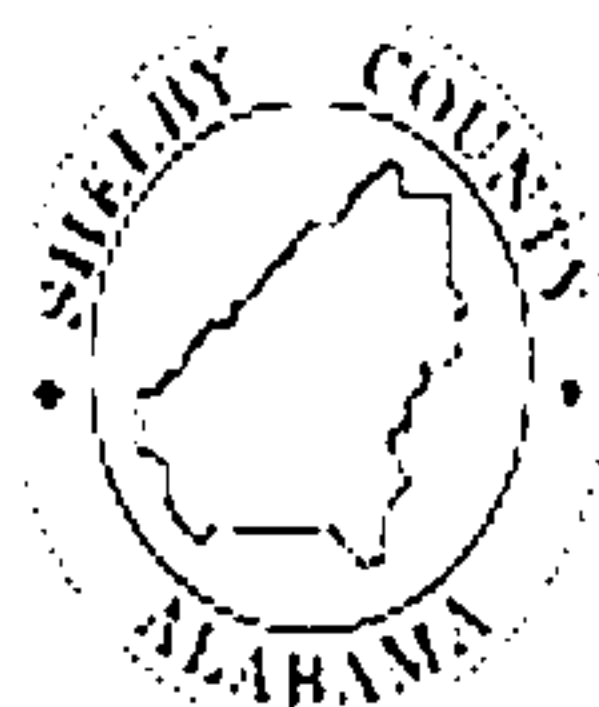
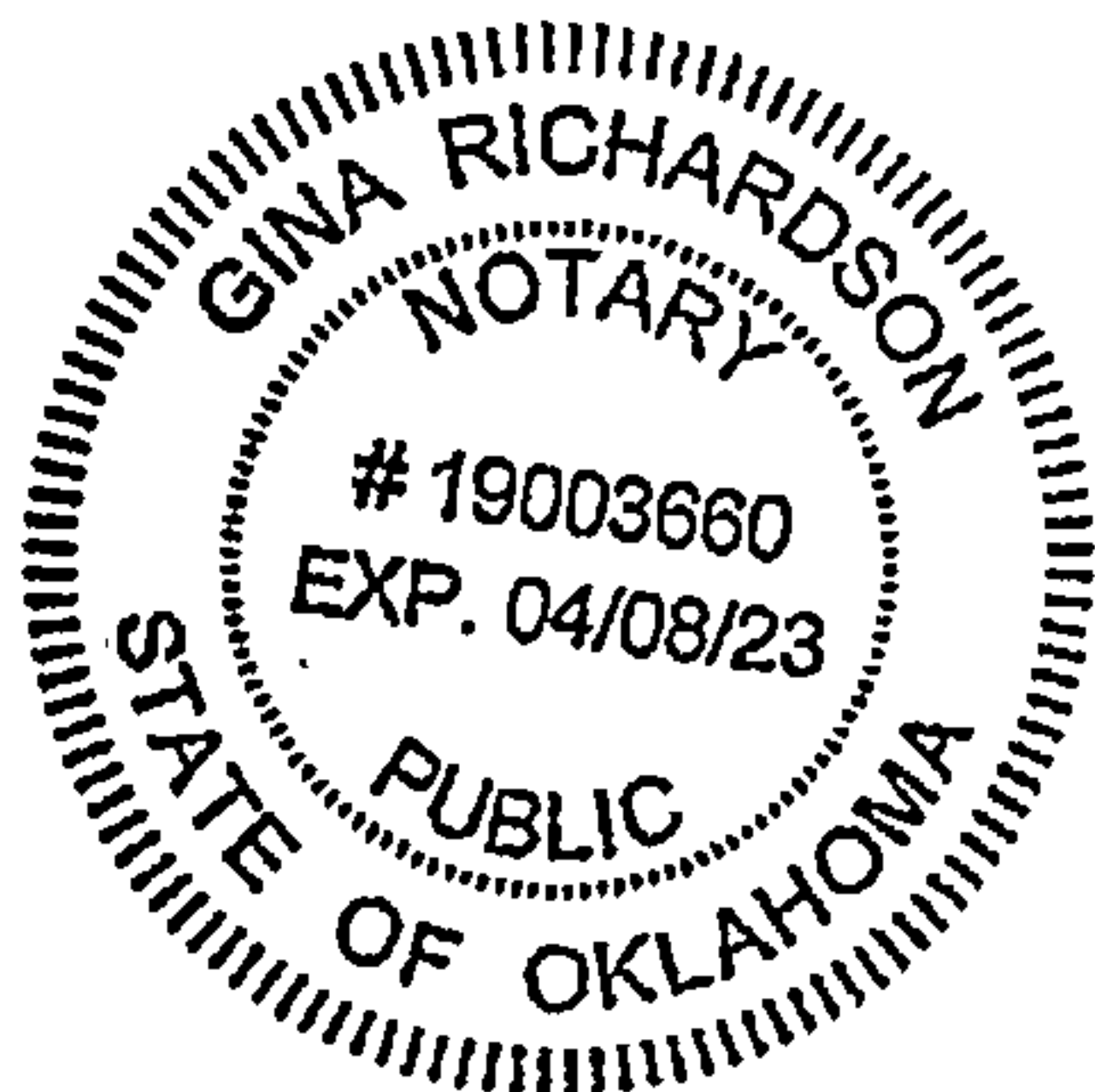
By: 
Chad Beleele
Supervisor-Subordinate Mortgage Department /Novad
Management Consulting, LLC Attorney-in-Fact for Secretary
of Housing & Urban Development


STATE OF OKLAHOMA)
) SS.
COUNTY OF OKLAHOMA)

On September 13th, 2021, before me, the undersigned Notary Public in and for Oklahoma County, Oklahoma, personally appeared Chad Beleele, personally known to me (or proven to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity and that by his signature on the instrument he is the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

My Commission Expires: 04/08/2023




Notary Public
Commission Number: #19003660

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/18/2021 08:50:26 AM
\$28.00 BRITTANI
20211018000504120

Allie S. Beyle