

20211025000516290
10/25/2021 10:15:18 AM
SUBAGREM 1/3

RECORD AND REQUESTED BY:

Old Republic Title
530 South Main St, Ste 1061
Akron, OH 44311
File No. 01-21056377-02

This document prepared by:

George Vaughn, Esq.
8940 Main Street
Clarence, NY 14031
7166343405

Parcel ID No.: 28 4 17 1 004 105.000

SUBORDINATION AGREEMENT

Date: _____

Property (the legal description of the Property under the Junior Mortgage): See Attached Exhibit "A"

Property Address: 157 OAKWELL ST, CALERA, AL 35040

Subordinating Lender: ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), A PUBLIC CORPORATION

Junior Mortgage

Date: 07/30/2020

Borrower: MELISSA GILBERT

Note Secured by Junior Mortgage: ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), A PUBLIC CORPORATION

Recorded Date: 08/04/2020

Original principal amount: \$30,000.00

Recording information: Document Number: 20200804000331570

New Lender: LAKEVIEW LOAN SERVICING, LLC

Refinance Mortgage

Date: _____

Borrower: MELISSA GILBERT

Note Secured by Refinance Mortgage: LAKEVIEW LOAN SERVICING, LLC

Recorded: _____

Original principal amount not to exceed: \$126,055.00

Recording information (when available): _____

Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

Subordinating Lender:

ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), A PUBLIC CORPORATION

By: Cathy James

Print Name: Cathy James

Title: Business Development Manager

STATE OF Alabama
COUNTY OF Montgomery

The foregoing instrument was acknowledged before me on this 27th day of September,
by Cathy James the Business Dev. Manager of ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), A
PUBLIC CORPORATION on behalf of ALABAMA HOUSING FINANCE AUTHORITY ("AHFA"), A
PUBLIC CORPORATION.

Witness my hand and official seal.

Candice J. Webb
Notary Public

My Commission Expires: My commission expires 03/16/2023.

No title exam performed by the preparer. Legal description and party's names provided by the party.

EXHIBIT A
LEGAL DESCRIPTION

SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA:

LOT 96, ACCORDING TO THE FINAL PLAT OF CAMDEN COVE WEST, SECTOR 3, PHASE 3,
AS RECORDED IN MAP BOOK 39, PAGE 131, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

PARCEL ID NUMBER: 28 4 17 1 004 105.000

BEING THE SAME PROPERTY CONVEYED BY STATUTORY WARRANTY DEED

GRANTOR: D.R. HORTON, INC., - BIRMINGHAM

GRANTEE: MELISSA GILBERT

DATED: 09/30/2015

RECORDED: 10/05/2015

DOC#/BOOK-PAGE: 20151005000347270

PROPERTY COMMONLY KNOWN AS: 157 OAKWELL ST, CALERA, AL 35040



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/25/2021 10:15:18 AM
\$28.00 BRITTANI
20211025000516290

Allen S. Bayl