

70354268-7398749

SUBORDINATION AGREEMENT

Loan No: 3477522411

This Agreement is made this June 8th, 2021 by Novad Management Consulting, LLC Attorney-in-Fact for Secretary of Housing and Urban Development, whose address is 451 Seventh Street SW, Washington DC 20410 (the "Lienholder").

WHEREAS the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$9,899.90 executed by **Christopher Epps, a single man** (the "Borrower"), dated January 7, 2021 and recorded on January 20, 2021, in Instrument 20210120000032060 in the records of Shelby County ("Lienholder's Lien"), covering the property commonly known as 483 Old Cahaba Way, Helena, AL 35080-7086 (the "Property") and legally described as:

Situated in the County of Shelby, State of AL

(See attached Legal Description)

Tax ID No.: 13 4 20 2 004 19.000

WHEREAS Quicken Loans, LLC intends to make a loan to the Borrower in a principal amount not to exceed \$269,250.00 and dated on or about June 8, 2021 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.

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:

**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 June 8th, 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.

My Commission Expires: 04/08/2023

Notary Public
Commission Number: #19003660



EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 4 20 2 004 019.000

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

LOT 19 ACCORDING TO THE SURVEY OF OLD CAHABA II-B AS RECORDED IN MAP BOOK 30, PAGE 28,
SHELBY COUNTY, ALABAMA RECORDS.

BY DEED FROM JENNIFER R. HENDERSON AND WESLEY G. HENDERSON TO CHRISTOPHER EPPS DATED
10/31/2019, RECORDED 11/4/2019 AS INSTRUMENT NO. 20191104000407390.

Commonly known as: 483 Old Cahaba Way, Helena, AL 35080-7086

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
11/12/2021 09:13:55 AM
\$28.00 CHARITY
20211112000545120

Allen S. Bayl