



Recording Return To
VISIONET SYSTEMS INC
111 TECHNOLOGY DR
PITTSBURGH, PA 15275

usbank.com

WHEN RECORDED MAIL TO:
PIN#:
U.S. Bank
2800 Tamarack Road
Owensboro, KY 42301

Mortgage Subordination Agreement
Account Number: 1005

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE
PFT- PFT- RZSAL 173889

This Agreement is made December 29, 2025, by and between U.S. Bank National Association ("Bank") and Lit Financial Corporation ("Refinancer").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 08/25/2025, granted by Brian Arthur Ferguson and Alyssa Ferguson, a married couple ("Borrower"), and recorded in the office of the County Recorder, Shelby County, Alabama, on 09/04/2025, on Book _____, Page _____, as Document 20250904000272310, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated January 8, 2026, granted by the Borrower, and recorded in the same office on January 14, 2026, as 20260114000012290, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$690,435, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record of the lien of the Senior Mortgage.

Legal Description: See Attached Legal Description
Property Address: 2073 Brook Highland Rdg, Birmingham, AL 35242

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

U.S. Bank National Association

Cynthia Pate
By: _____

Cynthia M Pate, Officer

Kayla Schroader
Kayla Schroader, Witness

Amanda Turner
Amanda Turner, Witness

STATE OF Kentucky
COUNTY OF Daviess

The foregoing instrument was acknowledged before me December 29, 2025, by Cynthia Pate, officer, of U.S. Bank National Association, a national banking association, on behalf of the association.

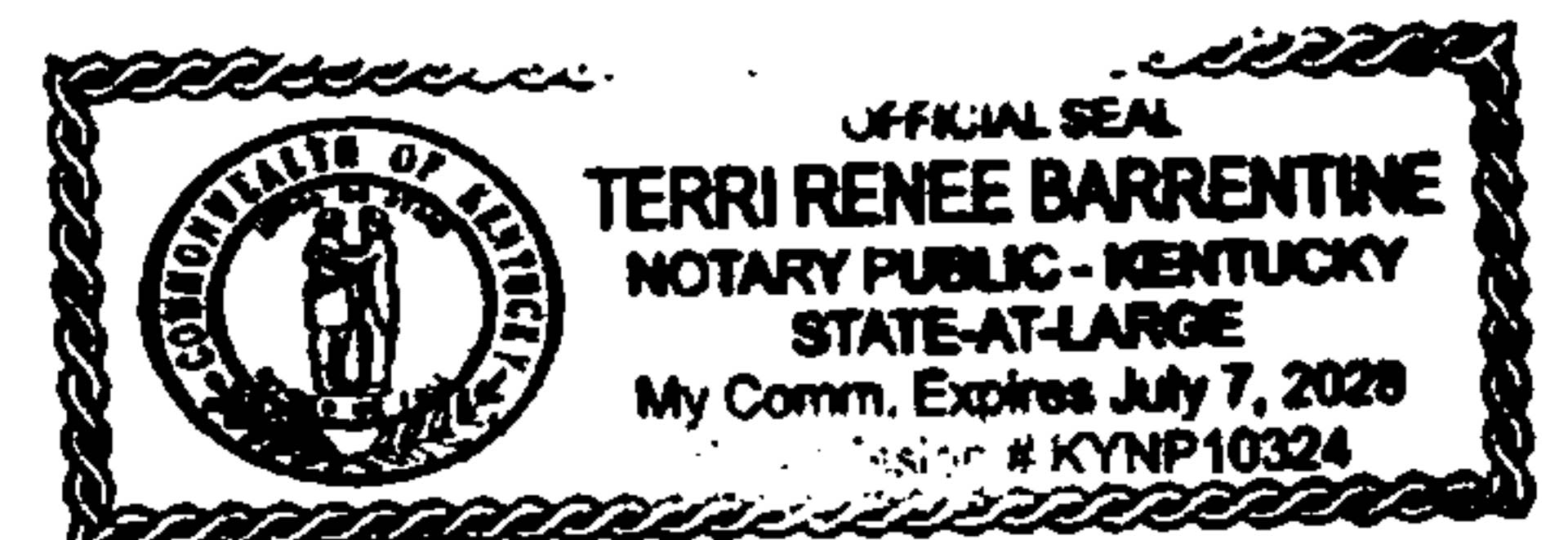
Logan Gregory
Prepared by: Logan Gregory

Terri Renee Barrentine
Terri Renee Barrentine, Notary Public
My Commission Expires: 07/07/2028



2800 Tamarack Road, Owensboro, KY 42301 | usbank.com

This instrument was drafted by: U.S. Bank



Commitment No PFT-R25AL173889

LEGAL DESCRIPTION

EXHIBIT "A"

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY,
STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

LOT 2020, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AN EDDLEMAN
COMMUNITY, 20TH SECTOR, AS RECORDED IN MAP BOOK 18, PAGE 148 IN THE
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Parcel ID: 039300002001020

Commonly known as 2073 Brook Highland Ridge, Birmingham, AL 35242
However, by showing this address no additional coverage is provided

Source of Title Deed Instrument: 20241218000383730.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
02/16/2026 08:27:43 AM
\$25.00 KELSEY
20260216000042850

Allie S. Bayl