

Recording requested by and
when recorded mail to:

Shellpoint Mortgage Servicing
Mortgage Operations Department
P.O. Box 10826
Greenville, SC 29603-0826

Account ID: 0693598146

MERS Phone#: 888-679-6377

MIN: 100288270000172726

Subordination of Mortgage

Subordination Granted From: Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for HOMEBRIDGE FINANCIAL SERVICES INC., its successors and assigns, having an address of P.O. Box 2026, Flint, MI 48501 (hereinafter called "Mortgagee").

Subordination Granted To: Rocket Mortgage LLC, ISAOA, with its primary office at 635 Woodward Ave, Detroit, MI 48226 (hereinafter called "Lender").

Regarding: Real property owned by Charles Darrow & Tammy Darrow (hereinafter called "Owner") regarding real property located at 2913 Blackridge Pl, Hoover, AL 35244 and more fully described on the attached "Exhibit A" attached hereto and incorporated herein by reference (hereinafter called "Property").

Mortgagee and Owner stipulate as follows:

Mortgagee is the holder of a valid mortgage granted to Owner. This mortgage is dated as of 5/29/2025, secures a note of same date, and is recorded in the SHELBY County Recorder's Office at Book ~ Page ~, or Instrument Number 2025070800205750 (hereinafter called "Prior Mortgage"). Prior mortgage is a Home Equity Line of Credit with a maximum draw amount of \$190,239.00 until the draw period expiration date of 05/29/2055.

Owner has executed, or is about to execute, a mortgage and note not to exceed the sum of \$663,750.00 in favor of Lender (hereinafter called "Lender's Mortgage").

Upon completion of the aforementioned transaction there will be a remaining unpaid principal balance amount of \$190,239.00 along with interest and fees as set forth in the note and Mortgage due to Mortgagee that will not be paid by the Lender's Mortgage.

Owner acknowledges that the remaining amount is due and payable but cannot pay it in full at this time.

Owner is requesting Mortgagee to subordinate this remaining balance due on the Prior Mortgage as Lender is unwilling to make Lender's Mortgage without such consideration.

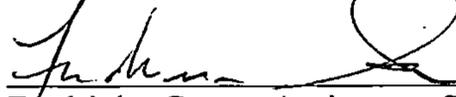
Mortgagee is willing to subordinate to the Lender's Mortgage.

Recorded Date: 1/7/2026 Instrument: 20260107000004860

Now, therefore on 12/19/2025, Mortgagee hereby subordinates the remaining balance due on the Prior Mortgage and the lien position of the Prior Mortgage to the Lender's Mortgage. All public records may reflect the Lender's Mortgage to be superior in lien position to the Prior Mortgage.

Execution by Mortgagee:

Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for HOMEBRIDGE FINANCIAL SERVICES INC., its successors and assigns:



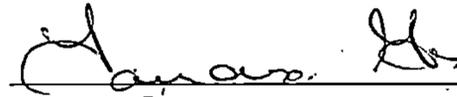
Fredricka Green, Assistance Secretary

Witness:



Tekeyah Rose

Witness:



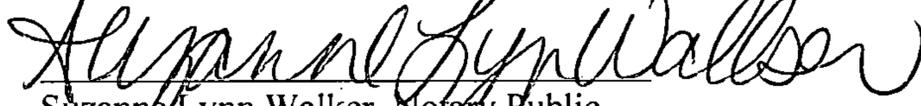
Tamara Gee

This instrument was prepared by Fredricka Green at the address of 1525 S Beltline Road, Coppell, TX 75019.

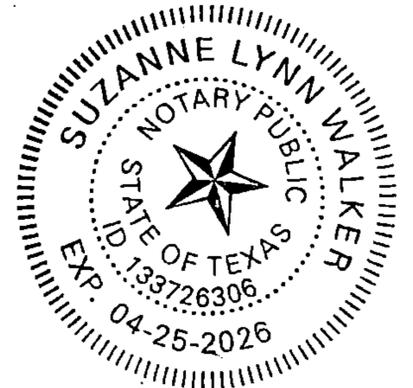
State of: Texas
County of: Dallas

On 12/19/2025 before me personally appeared Fredricka Green who acknowledged that he/she is an Assistance Secretary of Mortgage Electronic Registration Systems, Inc., as Mortgagee, as nominee for HOMEBRIDGE FINANCIAL SERVICES INC., its successors and assigns, who further acknowledged that he/she is authorized to execute this instrument on behalf of the Mortgagee.

In witness whereof, I hereunto set my hand and official seal.



Suzanne Lynn Walker, Notary Public
My commission expires: 4/26/2026



Execution by Owner:

Attest:

Witness Name:

Owner Name – Charles Darrow

Co-Owner Name – Tammy Darrow

State of _____
County of _____

On this the _____ day of _____, 2025, before me personally appeared _____
_____ acknowledging that he/she/they executed this instrument. In
witness whereof, I hereunto set my hand and official seal.

{SEAL}

Notary Public:
My commission expires: ____/____/____

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 13 3 08 3 005 013.000

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

LOT 1316, ACCORDING TO THE SURVEY OF BLACKRIDGE PHASE 3, AS RECORDED IN MAP BOOK 55, PAGE 83 A, B & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SOURCE OF TITLE: DEED INSTRUMENT NO. 20221212000447750.

Commonly known as: 2913 Blackridge Place, Hoover, AL 35244-5309

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
02/20/2026 02:10:43 PM
\$31.00 JOANN
20260220000048670

Allie S. Bayl