

Prepared By: COUNTRY WIDE BANK

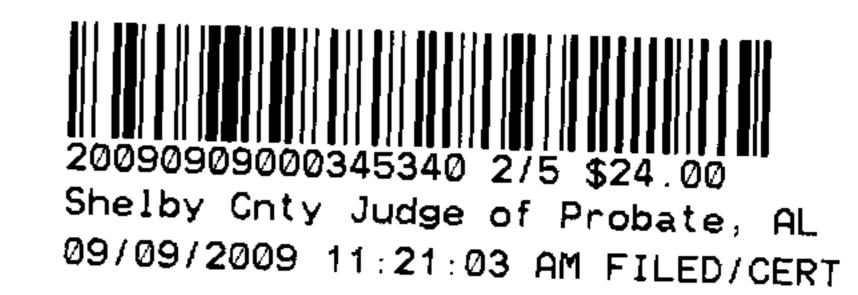
After Recording Return To:
When Recorded Return To:
US Recordings, Inc.
2925 Country Drive Ste 201

St. Paul, MN 55117

RPC/Parcel ID # 109290002073000

Property: 6582 QUAIL RUN DR PELHAM, AL 35124

75946987	[Space Above This Line For Recording Data] ———————————————————————————————————			
	SUBORDINATION AGREEMENT			
641421	· •			
Section:	Lot:			
Block:	Unit:			
Subordination Agreement 1268-XX (12/08)(d/i)	Page 1 of 4			



THI:	S SUBORDINATION AGREEMENT is entered into ngChris M. Monceret	on 10" of July, 2009 ("Borrower"),
anny	Countrywide Bank, FSB	("First Lienholder"),
and	Bryant Bank	("Second Lienholder").
	BACKG	ROUND
1.	Lienholder and recorded on03/10/200 _0096930, of the Official Public Records of	Shelby County, which is a valid and existing lien on the real property
2.	Lienholder and recorded on 09/18/2008 0037032, of the Official Public Records of	of Trust/Mortgage of the same date, delivered to Second, in Volume 20080918126
3.	Borrower desires to modify the debt secured by \$_151,900\	the First Lien to increase the principal balance to
4,		secured by the First Lien if the Second Lien is te and inferior to the First Lien and Second Lienholder econd Lien to the First Lien.
	AGREE	MENT
	induce First Lienholder to increase the principal bala parties agree as follows:	ance of the First Lien, and for the benefit of all parties,

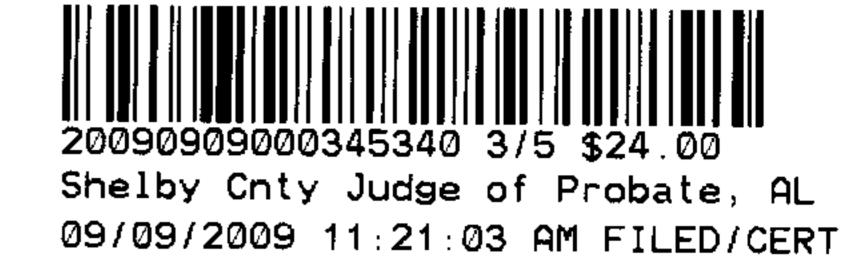
superior to the Second Lien.

subordinates the Second Lien to the First Lien.

The First Lien, and any renewals or extensions, is unconditionally and will remain at all times prior and

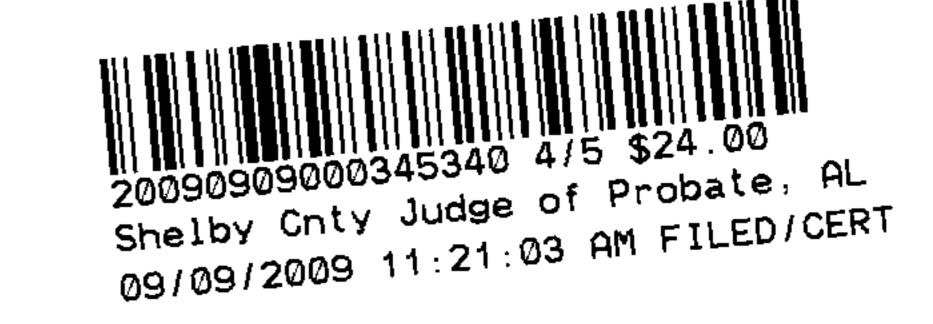
Second Lienholder consents to the principal increase of the First Lien and specifically and unconditionally

First Lienholder would not modify the debt secured by the First Lien without this Agreement.



- 4. First Lienholder is under no obligation or duty to Second Lienholder regarding the application of First Lien loan proceeds or the use of any First Lien loan proceeds for purposes other than those agreed to by First Lienholder and Borrower. Any misapplication or misappropriation of loan proceeds secured by the First Lien will not defeat the subordination made in whole or in part by this Agreement.
- 5. Second Lienholder understands that First Lienholder is relying on the terms of this Agreement to enter into specific monetary and other obligations which it would not enter into but for the reliance upon the terms of this Agreement.

THIS SUBORDINATION AGREEMENT ALLOWS FOR A PRINCIPAL INCREASE IN THE DEBT



SECURED BY THE FIRST LIEN, WHICH MAY BE EXPENDED FOR PURPOSES OTHER THAN IMPROVEMENTS TO THE LAND.

FIRST LIENHOLDER:	SECOND LIENHOLDER:
By: Its:	Its: Market Ples.
Borrower	Borrower
Borrower	Borrower

[NOTARY SEAL AND FORM]

Personally appeared before me this 14th day of Triley 2009, Billy R. Jones, Market President of Byant Banh.

Jeanda Swall

MELINDA S. WALKER
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
April 9, 2015

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20090909000345340 5/5 \$24.00 Shelby Cnty Judge of Probate, AL 09/09/2009 11:21:03 AM FILED/CERT

EXHIBIT A

LOT 29, ACCORDING TO THE SURVEY OF QUAIL RUN, PHASE 2, AS RECORDED IN MAP BOOK 7, PAGE 113 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, RIGHTS, EASEMENTS, RIGHTS-OF-WAY, PROVISIONS, COVENANTS, TERMS, CONDITIONS AND BUILDING SET BACK LINES OF RECORD.

ADDRESS: 6582 QUAIL RUN DR; PELHAM, AL 35124 TAX MAP OR PARCEL ID NO.: 10-9-29-0-002-073.000

SUBJECT PROPERTY IS LOCATED IN SHELBY COUNTY

U00886344 2134 8/31/2009 75940987/1