

RETURN TO: SUNTRUST MORTGAGE INC 1001 SEMMES AVE, 3RD FLOOR RVW 5043 ATTN: FINAL DOCS RICHMOND, VA 23224 #0260063557

SUBORDINATION AGREEMENT

STATE OF AXXXXXXXX Virginia COUNTY OF City of Richmond

WHEREAS, LISA G. BOUDREAUX, executed a mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEM, dated September 14, 2007, to secure an indebtedness of \$27,700.00, and said lien is in full force and effect;

WHEREAS, said mortgage was recorded on June 19, 2007, in the Probate Office of SHELBY COUNTY, Alabama, as Instrument No. 20070918000438040;

WHEREAS, LISA G. BOUDREAUX, has made an application to SUNTRUST MORTGAGE, INC. for a loan in the sum of \$111,500.00 to be secured by a mortgage on the same real property as that which is encumbered by the mortgage recorded as Instrument No. 20070918000438040;

WHEREAS, SUNTRUST MORTGAGE, INC. is willing to make said loan to the said LISA G. BOUDREAUX, provided SHE furnish it with a mortgage on the lands described in the aforesaid mortgage that is first in position and priority to the lien of the said mortgage recorded as Instrument. No. 20070918000438040;

WHEREAS, as an inducement to SUNTRUST MORTGAGE, INC. to make the new loan in the amount of \$111,500.00, MORTGAGE ELECTRONIC REGISTRATION SYSTEM is willing to subordinate its mortgage lien recorded as Instrument No. 20070918000438040;

THEREFORE, the said MORTGAGE ELECTRONIC REGISTRATIONSYSTEM hereby subordinates its said lien recorded at Inst. No. 20070614000280710; and makes the lien second and subservient to the mortgage of the said to SUNTRUST MORTGAGE, INC. dated 12-3-2009, recorded in Inst # 20091221000, as an inducement to it to make said loan.

IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to SUNTRUST MORTGAGE, INC., the said Lender agrees to notify MORTGAGE ELECTRONIC REGISTRATION SYSTEM of said default prior to taking any action to foreclose.

IN WITNESS WHEREOF, the said MORTGAGE ELECTRONIC REGISTRATION SYSTEM has caused its name to be hereunto signed on the 11 day of <u>December</u>, 2009.

REGISTRATION SYSTEM

MORTGAGE ELECTRONIC

BY:

ITS: Assistant Vice President

STATE OF VIRGINIA COUNTY OF City of Ricmond

Shelby Cnty Judge of Probate, AL 12/21/2009 02:23:42 PM FILED/CERT

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that _____ Tammy L. Brooks, whose name as Assistant Vice PresideMeRTGAGE ELECTRONIC REGISTRATION SYSTEM a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.

WARLISHA WHISONANT Notary Public Commonwealth of Virginia 144702

My Commission Expires Feb 28, 2013

Notary Public

day of

My Commission expires: 2/28/2013

Prepared By: STEWART & ASSOCIATES, P.C. 3595 GRANDVIEW PKWY, #645

BIRMINGHAM, ALABAMA 35243