


Prepared by:  
Curphey & Badger, P.A.  
28100 US 19 North, Ste 300  
Clearwater, FL 33761

  
20130208000058010 1/3 \$18.00  
Shelby Cnty Judge of Probate, AL  
02/08/2013 02:09:14 PM FILED/CERT

~~Return to:~~  
Mortgage Electronic Registration Systems, Inc.  
as nominee for First Federal Bank

Property Tax ID#: 10-4-20-0-006-057-000  
Order #: 7663398n  
Ref #: 244743046  
MIN \_\_\_\_\_  
MERS # 1 (888) 679-6377

## SUBORDINATION AGREEMENT

**THIS INDENTURE**, made this 5 day of December, 2012,  
between MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for First Federal  
Bank, hereinafter called party of the First Part, and BANK OF AMERICA, N.A., its successors and/or  
assigns, as their interest may appear, hereinafter called Party of the Second Part,

**WITNESSETH**, that whereas Party of the First Part is the owner and holder of a certain  
Mortgage taken out by ROBERT R. LOTT and GLENDA H. LOTT, in the original principal  
indebtedness of \$52,000.00, which Mortgage was recorded on February 06, 2008, as Instrument No.  
20080206000049740, of official records, encumbering the land situate in the County of Shelby, Alabama,  
described as follows:

### SEE COMPLETE LEGAL ATTACHED AS EXHIBIT "A"

PROPERTY ADDRESS: 1036 Southlake Cv, Birmingham, AL 35244

Being all of that certain property conveyed to GRANTORS, by deed recorded 7/12/2008, in  
Book \_\_\_\_\_, Page \_\_\_\_\_, of official records.  
*Inst # 20050712000347980*

**AND WHEREAS**, ROBERT R. LOTT and GLENDA H. LOTT, have made application to the  
Party of the Second Part for a loan to BANK OF AMERICA, N.A., its successors and/or assigns, as their  
interest may appear, in the amount not to exceed \$382,000.00, to be secured by a First Mortgage  
encumbering the above described premises, and Party of the Second Part has required as a condition  
precedent to making of said loan that the Party of the First Part subordinate its Mortgage and the lien  
thereof and all of its rights there under to the Mortgage to be placed upon said premises as aforesaid, and  
Party of the First Part is agreeable to such subordination.

**NOW THEREFORE**, in consideration of the sum of One Dollar (\$1.00), and other valuable  
consideration in hand paid by the Party of the Second Part to the Party of the First Part, receipt whereof is  
hereby acknowledged, and as inducement for making the aforesaid loan by the Party of the Second Part to  
the aforesaid ROBERT R. LOTT and GLENDA H. LOTT, the Party of The First Part does hereby

subordinate the aforesaid Mortgage by it and the lien thereof and all of its rights and there under to the mortgage recorded in Official Records, Book \_\_\_\_\_, Page \_\_\_\_\_, or Document Number \_\_\_\_\_ of the Public Records of Shelby, Alabama, encumbering the above described premises and does hereby covenant with the Party of the Second Part that it has not transferred or assigned the aforesaid lien held by it, nor the Promissory Note it secures, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement as sole owner of the entire interest held by it in said Note and Mortgage and declare any right or claim held by it to be subject and inferior to the Mortgage held by the Party of the Second Part and to all rights of the Party of the Second Part there under.

IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS HEREUNTO SET ITS HAND AND SEAL ON THE DAY AND YEAR FIRST WRITTEN.

WITNESSES:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. as nominee for First Federal Bank

Robert A Fuller  
Witness

Robert A Fuller  
Print Name

Gaye Petty  
Witness

Gaye Petty  
Print Name

By: Valoree Morgan  
Valoree Morgan

Its: Loan servicing manager

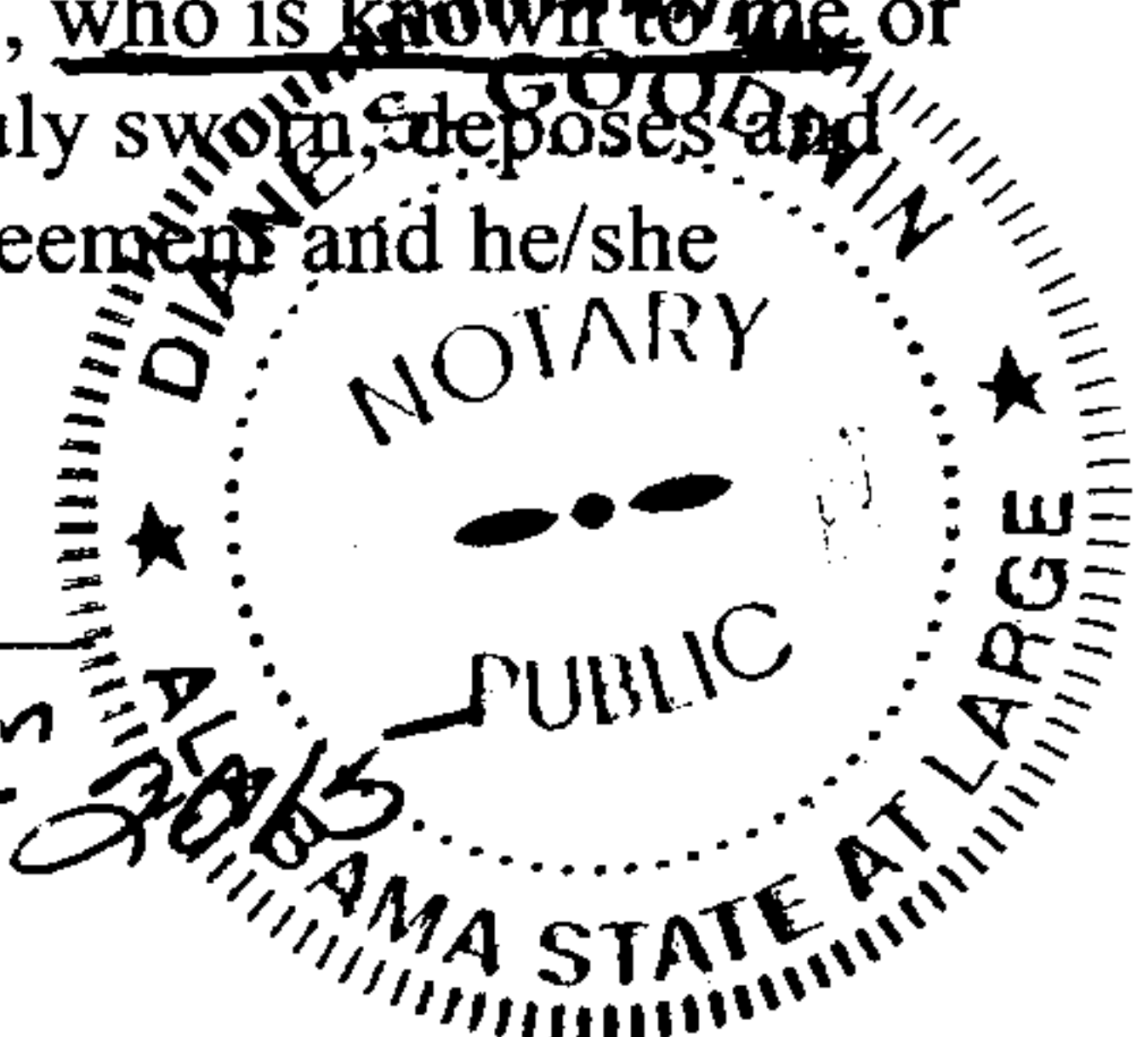
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STATE OF Alabama }

COUNTY OF Tuscaloosa }

BEFORE ME, the undersigned authority, personally appeared Valoree Morgan, who is the Loan servicing manager of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for First Federal Bank, appearing on behalf of said corporation, who is known to me or has shown \_\_\_\_\_ as identification, who after being by me first duly sworn, deposes and says that he/she has the full binding authority so execute this Subordination Agreement and he/she subscribed his/her name thereto in certification thereof.

Diane S Goodwin  
NOTARY PUBLIC Diane S Goodwin  
My Commission Expires 03-04-2015



No title search was performed on the subject property by the preparer. The preparer of this deed makes no representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantors/Grantee and /or their agents, no boundary survey was made at the time of this conveyance.



## EXHIBIT "A"

REAL PROPERTY IN THE CITY OF BIRMINGHAM, COUNTY OF SHELBY, STATE OF ALABAMA, DESCRIBED AS FOLLOWS:

LOT 57, ACCORDING TO THE SURVEY OF SOUTHLAKE COVE, A RESIDENTIAL SUBDIVISION, AS RECORDED IN MAP BOOK 12, PAGE 98, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO ROBERT R. LOTT AND GLENDA H. LOTT, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE, TOGETHER WITH EVERY CONTINGENT REMAINDER AND RIGHT OF REVERSION FROM THOMAS D. DESHAZO AND BETTIE K. DESHAZO, HUSBAND AND WIFE, BY DEED DATED JULY 06, 2005 AND RECORDED JULY 12, 2005 AS INSTRUMENT NO. 20050712000347980 OF OFFICIAL RECORDS.

COMMONLY KNOWN AS: 1036 SOUTHLAKE CV, BIRMINGHAM, AL 35244  
APN #: 10-4-20-0-006-057-000



LOTT

46370565

AL

FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT



WHEN RECORDED, RETURN TO:  
FIRST AMERICAN MORTGAGE SERVICES  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING



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