

Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001 27150158

SOURCE OF TITLE

INST # ~~2007083100041130~~

20021101000541180

SUBORDINATION OF MORTGAGE

FROM BANCORPSOUTH BANK., with its primary office address at 8274 HACKS CROSS ROAD, OLIVE BRANCH, MS 38654, (hereinafter called "Mortgagee")

TO SUN TRUST MORTGAGE, INC., with its primary office address at 1001 SEMMES AVENUE, RICHMOND, VA 23224 (hereinafter called "Lender")

Whereas, Mortgagee is the holder of a valid mortgage granted to R STEVEN BAKER AND KIMBERLY J BAKER, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM (hereinafter called "Owner") covering certain real property owned by Owner and located at 540 MILL SPRINGS CIR HOOVER AL 35244, more fully described on Exhibit "A" hereto and incorporated herein (hereinafter called "Property") which mortgage secured a note dated 08/23/2007 in favor of BANCORPSOUTH BANK in the original principal sum of \$91,800.00 which recorded on 08/31/2007 in the SHELBY County Recorder's Office, at INST # 20070831000411130, (hereinafter the "prior mortgage"); and

WHEREAS, Owner has executed, or is about to execute a mortgage (hereinafter referred to as "Lender's Security Instrument") and note not to exceed the sum of \$230,000.00, dated AUGUST 21 2013, in favor of Lender, payable with interest and upon the terms and conditions described therein, which Lender's Security Instrument is to be recorded concurrently herewith; and

Whereas, the MORTGAGEE has agreed to subordinate the PRIOR MORTGAGE to LENDER'S MORTGAGE.

NOW, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00

1. Subordination of Lien: The MORTGAGEE hereby subordinates the PRIOR MORTGAGE and its lien position in and on the PROPERTY to the LENDER'S Mortgage and the lien thereof, as if the LENDER'S Mortgage has been recorded first in time to the PRIOR MORTGAGE and so that all public records will reflect LENDER'S Mortgage superior in lien to the PRIOR MORTGAGE.



20131230000496690 1/3 \$20.00
Shelby Cnty Judge of Probate, AL
12/30/2013 04:11:34 PM FILED/CERT

2. This subordination shall be binding upon and insure to the benefit of the respective heirs, successors and assigns of MORTGAGE and LENDER.

WITNESS this the 17th day of July, 2013

ATTEST:

Tiffany Adams
Tiffany Adams

BancorpSouth

Name of Corporation

Wanda Taylor
Print Name

Vice President

Title

STATE OF MISSISSIPPI

COUNTY OF DESOTO

On this the 17th day of July, 2013, before me, the undersigned officer of the state and county mentioned, personally appeared Wanda Taylor, with whom I am personally acquainted (proven to me on the basis of satisfactory evidence), and who further acknowledged that She is the Vice President (title) of the maker or constituent of the maker and is authorized by the maker or its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Latona S. Bate
NOTARY PUBLIC

My Commission expires: November 20, 2016

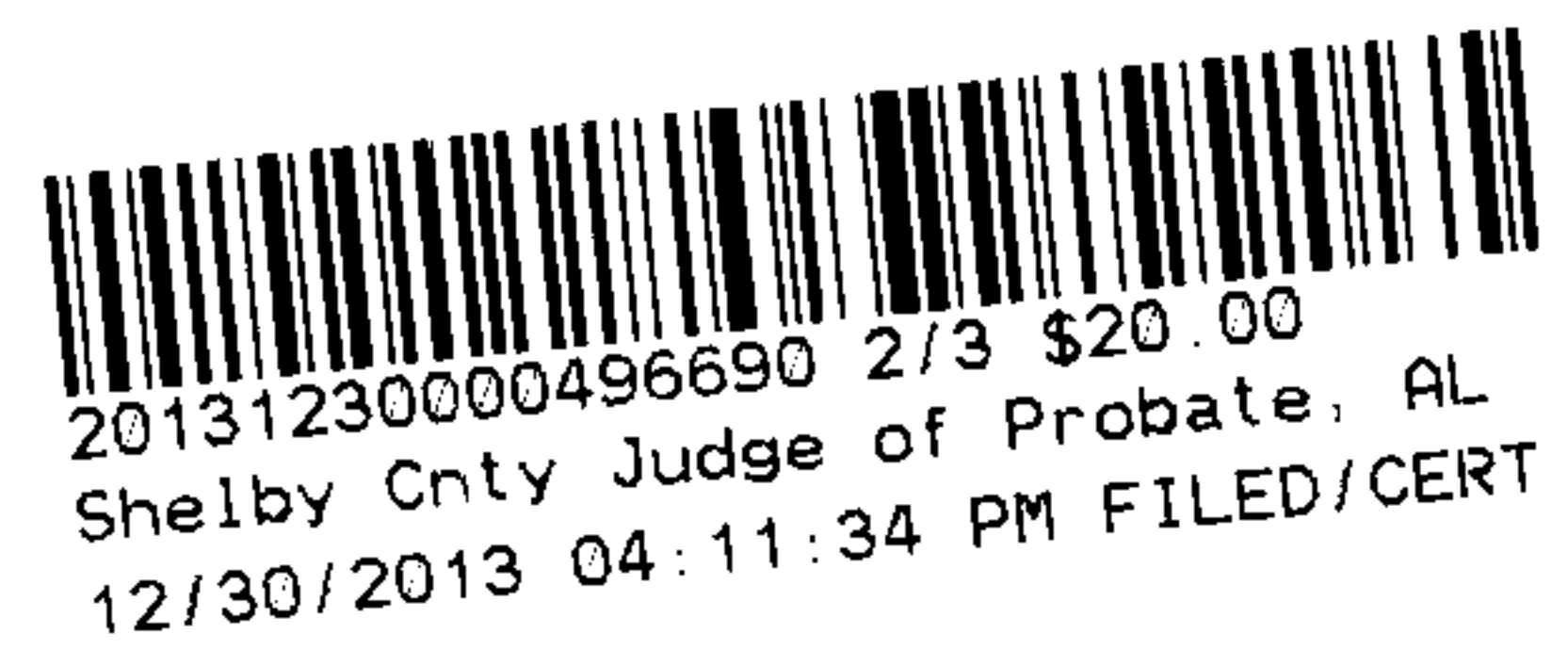


Exhibit "A"
Legal Description

ALL THAT PARCEL OF LAND IN SHELBY COUNTY, STATE OF ALABAMA, AS MORE FULLY DESCRIBED IN DEED INST # 20021101000541180, ID# 10 2 10 0 005 020.000, BEING KNOWN AND DESIGNATED AS:

LOT 20 ACCORDING TO THE SURVEY OF MILLS SPRING ESTATE FIRST SECTOR AS RECORDED IN MAP BOOK 24, PAGE 116, SHELBY COUNTY, ALABAMA RECORDS.

THIS CONVEYANCE IS HEREBY MADE SUBJECT TO RESTRICTIONS, EASEMENTS AND RIGHTS OF WAY OF RECORD IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

Tax ID: 10 2 10 0 005 020.000

