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SUBORDINATION OF MORTGAGE

From

SOUTH TRUST MORTGAGE CORPORATION, with its primary office at 220 WILDWOOD PARKWAY, SUITE 302, BIRMINGHAM, AL 35209 (*hereinafter called "Mortgagee"*)

To

Principal Residential Mortgage, Inc, with its primary office at 699 Walnut Street, Des Moines, IA 50309, (*hereinafter called "Lender"*).

Whereas, Mortgagee is the holder of a valid mortgage granted to MARY P AMERSON (*"Owner"*) and ROBERT AMERSON covering certain real property owned by OWNER and located in BIRMINGHAM, Alabama, as more fully described on Exhibit "A" hereto and incorporated herein (*hereinafter called "Property"*) which mortgage is recorded in the SHELBY County Records Office, at BOOK 2001 PAGE 547081, (*hereinafter the "prior mortgage"*); and

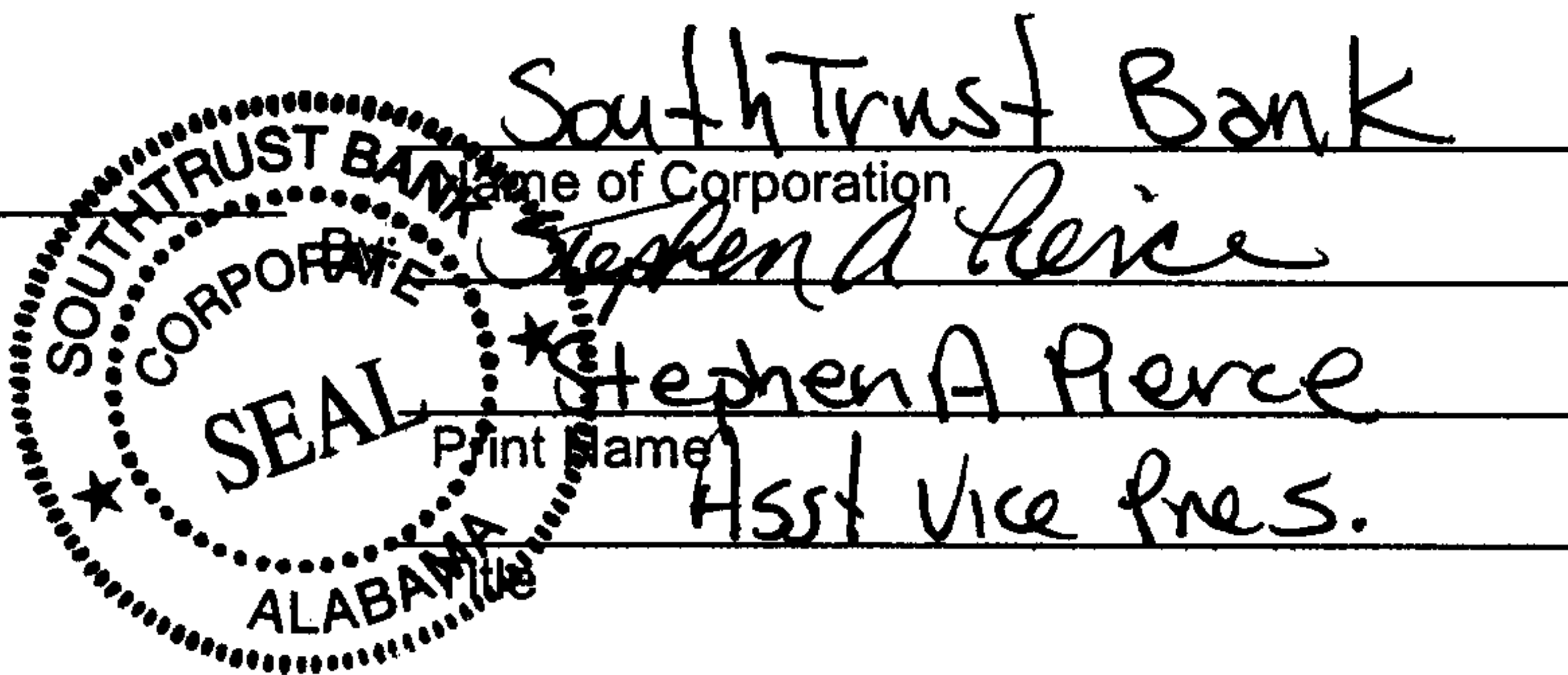
Whereas, Owner has granted LENDER a mortgage on the PROPERTY not to exceed \$284,300.00, and LENDER has recorded the mortgage in the SHELBY County Records Office, at 20040527000283580 on 5-27-04, (*LENDER'S MORTGAGE*); and

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 \$100.00

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.
2. Subordination of Debt: MORTGAGEE hereby subordinates payment of the debt secured by the PRIOR MORTGAGE to payment of the debt secured by the LENDER'S Mortgage.
3. This subordination shall be binding upon and insure to the benefit of the respective heirs, successors and assigns of MORTGAGE and LENDER.

ATTEST:

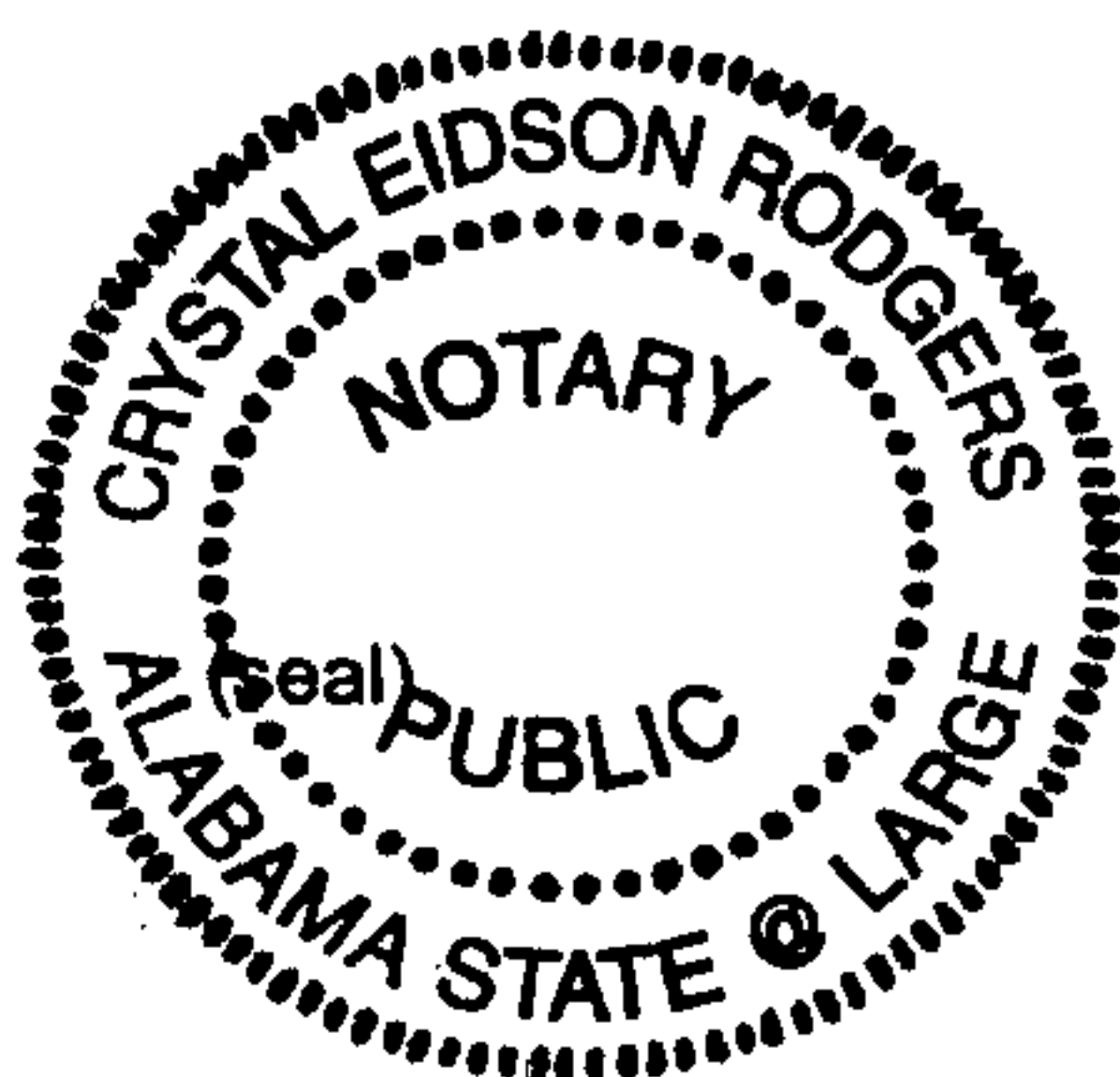


State of Alabama
County of Jefferson

On this, the 9 day of April, 2004, before me, the undersigned officer, personally appeared

Stephen A. Pierce, known to me (or satisfactorily proven) to the person whose name is subscribed to the within instrument and acknowledged to me that he/she/they executed the same for the purpose therein.

WITNESS my hand and official seal



Notary

Crystal Eidson Rodgers
printed name

State of Alabama

My Commission expires: 4-17-07

MY COMMISSION EXPIRES APRIL 17, 2007.

Exhibit "A"

Legal Description

20040527000283580 Pg 2/2 14.00
Shelby Cnty Judge of Probate, AL
05/27/2004 11:59:00 FILED/CERTIFIED

All that certain parcel of land being situate in the County of Shelby and State of Alabama, being described in Lot 287, according to the Survey of Brook Highland, 7th Sector, as Recorded in Map Book 13, Page 99, in the probate office of SHELBY County, Alabama.

Commonly Known As: 3717 KINROSS DR

Tax ID: 039290002042000