

Prepared by & return to:

COLONIAL BANK, N.A.

4148 N Armenia Avenue

TAMPA, FL 33607

Roberta Rehm

as a necessary incident to the fulfillment of
conditions of a title insurance commitment
issued by it.

File Number: 8043649964

831438

SUBORDINATION AGREEMENT

WHEREAS, DARRYL C ROSSER AND DIANE R ROSSER, husband and wife, ("Mortgagor"), entered into a Mortgage dated 10/13/06, recorded on 10/31/06 in the amount of \$450,000.00 with COLONIAL BANK N. A. ("Mortgagee"), which mortgage was recorded in INSTRUMENT NO. 20061031000536510, of the public records of SHELBY County, ALABAMA, (the "Existing Mortgage"), and which mortgage encumbers the following described real property:

LOT 17, ACCORDING TO THE SURVEY OF GREYSTONE, 4TH SECTOR, PHASE II, AS RECORDED IN MAP BOOK 22, PAGE 27, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

WHEREAS, MIDWEST MORTGAGE CAPITAL has made a mortgage loan to **DARRYL C ROSSER AND DIANE R ROSSER, husband and wife,** dated DECEMBER 20, 2007, securing a principal sum of \$ 375,500.00 which mortgage was recorded the 28 day of DECEMBER, 2007 in Official Record Book *, page _____ of the public records of SHELBY COUNTY, AL ("the New Mortgage"), which mortgage also encumbers the above described real property, and

* Instrument No. 20071228 000582570

WHEREAS, Mortgagee is willing to subordinate the Existing Mortgage to the New Mortgage under the terms set forth in this Agreement;

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt and sufficiency whereof is hereby acknowledged, Mortgagee hereby represents, covenants and agrees as follows:

1. That the Existing Mortgage has not been assigned, pledged or transferred in any manner whatsoever.
2. That the Existing Mortgage is, by this instrument subordinated and made inferior to the New Mortgage.

IN WITNESS WHEREOF, this instrument is executed this 4th day of DECEMBER, 2007.

Signed, sealed and delivered in
the presence of:

TAMPA, FLORIDA

By: Charlotte Korba

Typed Name: CHARLOTTE KORBA

Title: VP/CREDIT MANAGER

Roberta A. Rehm
Witness: ROBERTA A. REHM

Donna Crask
Witness: DONNA CRASK

STATE OF FLORIDA
COUNTY OF HILLSBOROUGH

The foregoing instrument was acknowledged before me this 4th day of DECEMBER, 2007 by CHARLOTTE KORBA, VP/CREDIT MANAGER, of Colonial Bank, who is personally known to me and who did not take an oath.

Belinda D. Wynn
Notary Public

BELINDA WYNN

RETURN TO:
Northwest Title & Escrow
401 N. Lindbergh Blvd. #335
Creve Coeur, MO 63141
314-739-0015

(SEAL)

