

SUBORDINATION AGREEMENT

STATE OF ~~ALABAMA~~ TENNESSEE
COUNTY OF DAVIDSON

WHEREAS, BRUCE KLUMPP AND ANNA KLUMPP, executed a mortgage in favor of SUNTRUST MORTGAGE, INC., dated September 14, 2007, to secure an indebtedness of \$46143.00, and said lien is in full force and effect;

WHEREAS, said mortgage was recorded on September 18, 2007, in the Probate Office of SHELBY COUNTY, Alabama, as Instrument No. 20070918000438100;

WHEREAS, BRUCE KLUMPP AND ANNA KLUMPP, has made an application to SUNTRUST MORTGAGE, INC. for a loan in the sum of \$340,000.00 to be secured by a mortgage on the same real property as that which is encumbered by the mortgage recorded as Instrument No. 20070918000438100;

WHEREAS, SUNTRUST MORTGAGE, INC. is willing to make said loan to the said BRUCE KLUMPP AND ANNA KLUMPP, provided THEY 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. 20070918000438100;

WHEREAS, as an inducement to SUNTRUST MORTGAGE, INC. to make the new loan in the amount of \$340,000.00, SUNTRUST MORTGAGE, INC. is willing to subordinate its mortgage lien recorded as Instrument No. 20070918000438100 ;

THEREFORE, the said SUNTRUST MORTGAGE, INC. hereby subordinates its said lien recorded at Inst. No. 20070918000438100 ; and makes the lien second and subservient to the mortgage of the said to SUNTRUST MORTGAGE, INC. dated _____, recorded in Inst # _____, 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 SUNTRUST MORTGAGE, INC. of said default prior to taking any action to foreclose.

IN WITNESS WHEREOF, the said SUNTRUST MORTGAGE, INC. has caused its name to be hereunto signed on the 19 day of Feb, 2009.

SUNTRUST MORTGAGE, INC.

BY: Molly Jowers

ITS: Vice President

STATE OF ~~ALABAMA~~ TENNESSEE
COUNTY OF DAVIDSON

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Molly Jowers, whose name as Vice President of SUNTRUST MORTGAGE, INC. 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.

Given under my hand and official seal this the 19 day of February, 2008.

Joyce P Matlock

1/28/2010

