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This instrument was prepared by Yvonne Jones, Post Closing Auditor II, Principal Bank, P.O. Box 9351, Des Moines, Iowa, 50306-9467, Phone No. 800-672-3343.
When recorded return to: Principal Bank, P.O. Box 9351, Des Moines, Iowa 50306-9467

SUBORDINATION OF LIEN

WHEREAS, Mortgage Electronic Registration Systems, Inc. (MERS), acting solely as nominee for the Lender, Principal Bank, and whose address is P.O. Box 2026, Flint MI 48501-2026 is holder of a Deed of Trust dated December 4, 2006 and recorded December 21, 2006, as Reception Number 20061221000621290 and herein referred to as "Existing Deed of Trust" on the following described property:

Lot 138, according to the Survey of Brook Highland, an Eddleman community, 5th Sector, as recorded in Map Book 13, Page 36 A & B, in the Probate Office of Shelby County, Alabama.

Property Address: 3013 BROOK HIGHLAND DR, BIRMINGHAM AL 35242-5823

WHEREAS, ROBERT SCOTT PUGH and PAMELA PUGH, as owners of said property desires to refinance the first lien on said property;

WHEREAS, it is necessary that the new lien to North American Savings Bank, FSB, its successors and/or assigns which secures a note in the amount of Three Hundred Nineteen Thousands (\$319,000.00) hereinafter referred to as "New Deed of Trust", be a first lien on the premises in question;

WHEREAS, MERS, (as nominee) and Principal Bank (the "Lender") of "Existing Deed of Trust" are willing to subordinate the lien of the "Existing Deed of Trust" to the lien of the "New Deed of Trust";

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS and Principal Bank hereby subordinates the lien of its "Existing Deed of Trust" to the lien of the "New Deed of Trust", so that the "New Deed of Trust" will be prior in all respects and with regard to all funds advanced thereunder to the lien of the "Existing Deed of Trust".

IN WITNESS WHEREOF, the said MERS and Principal Bank have executed this Subordination of Lien this 17th day of March, 2009.

Principal Bank

BY:

Patricia Lynch
Patricia Lynch
Operations New Acct Asst Mgr

BY:

Carol Matthews
Carol Matthews
Operations Servicing Manager

Mortgage Electronic Registration Systems, Inc.

BY:

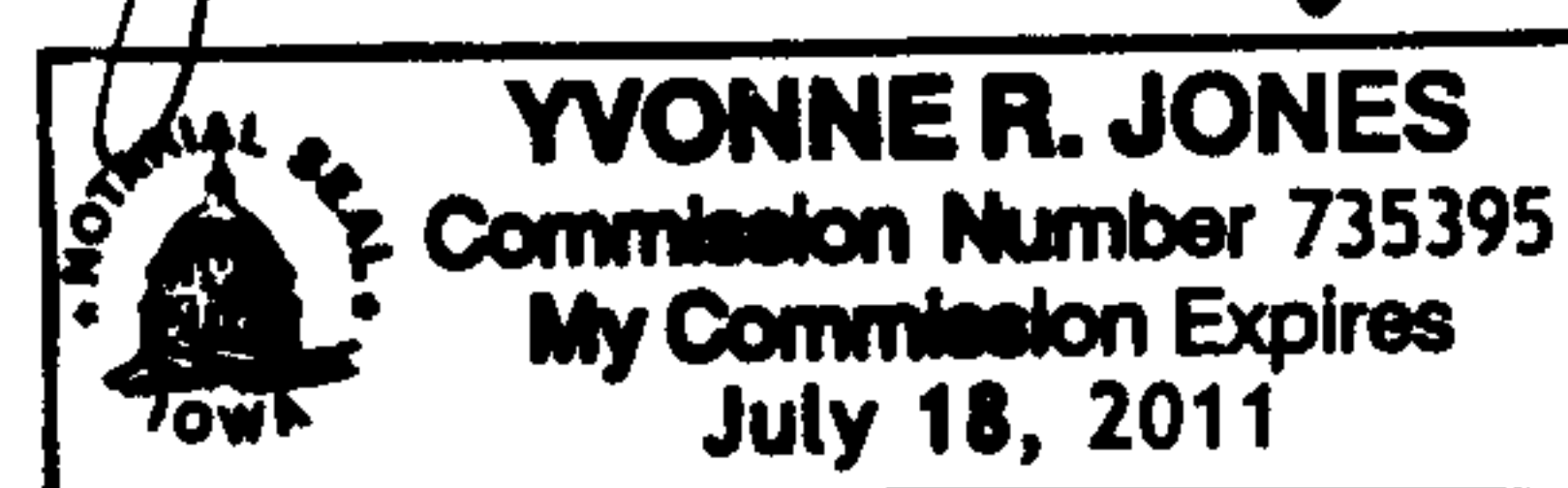
Sandra Ernst
Sandra Ernst
Assistant Secretary

STATE OF IOWA)
) ss
COUNTY OF POLK)

On this 17th day of March, 2009 before me, a Notary Public in the state of Iowa, personally appeared Patricia Lynch and Carol Matthews to me personally known, who being by me duly sworn or affirmed did say that that person is Patricia Lynch and Carol Matthews that said instrument was signed on behalf of the said corporation by the said Operations New Acct Asst Mgr and Operations Servicing Manager, who acknowledged the execution of said instrument to be the voluntary act and deed of said corporation by it voluntary executed

My commission expires:

Yvonne R. Jones
(Notary Public)

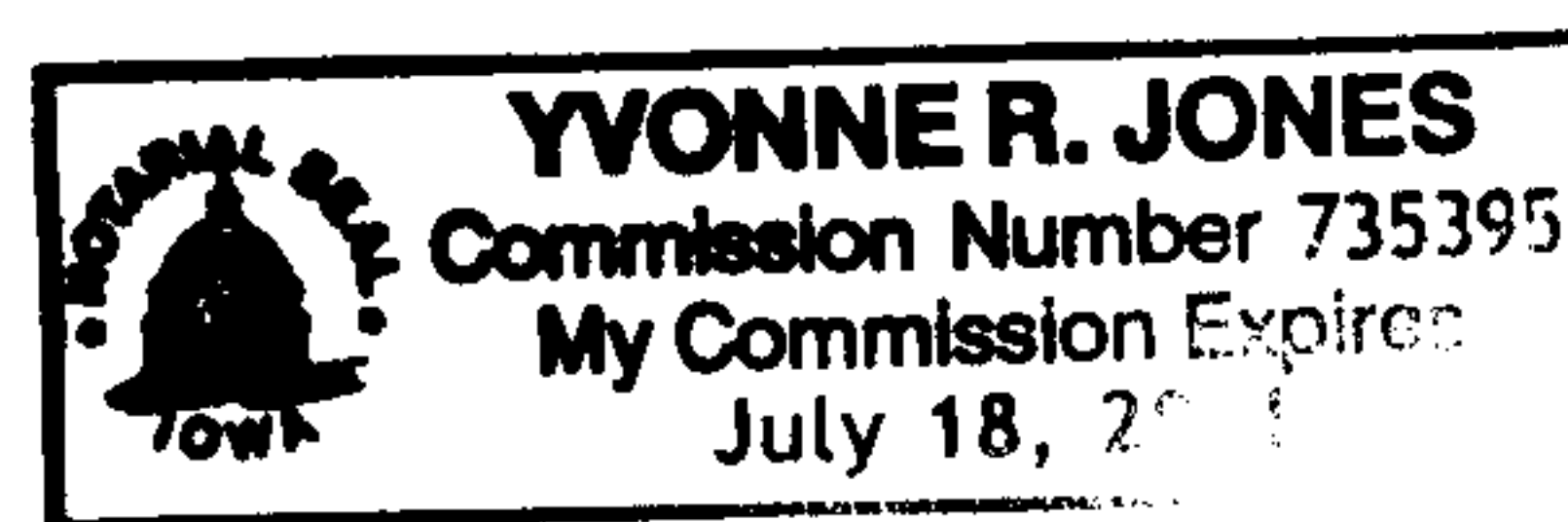


20090410000133100 2/3 \$17.00
Shelby Cnty Judge of Probate, AL
04/10/2009 12:00:13PM FILED/CERT

STATE OF IOWA)
) ss
COUNTY OF POLK)

On 17th day of March A.D. 2009, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Sandra Ernst, personally known to me to be the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., whose address is P.O. Box 2026, Flint, MI 48501-2026, the corporation described in and which executed the foregoing instrument; that she knows the seal of said corporation; that the seal affixed to said instrument is such corporation seal; that it was so affixed by order of the board of directors of said corporation, and that she signed her name thereto by like order.

Yvonne R. Jones
Notary Public in and for Said State





20090410000133100 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
04/10/2009 12:00:13PM FILED/CERT

EXHIBIT A

All that certain parcel of land situate in the City of Birmingham, County of Shelby and State of Alabama bounded and described as follows:

Lot 138, according to the Survey of BROOK HIGHLAND, an Eddleman Community, 5th Sector, as recorded in Map Book 13, Page 36 A & B, in the Probate Office of Shelby County, Alabama.

Tax id#: 039300002123000