

SUBORDINATION AGREEMENT

Subordination Agreement entered into on this 2nd day of June, 2009 , between Webster Bank, N.A. ("Mortgage Holder") and JAMES W JOHNSON, JR and TAMMIE J JOHNSON Whereas, Mortgage Holder is the holder of a certain \$ 21,100.00; mortgage, dated 7/21/06 and recorded in the Shelby County land records in Document # 20070226000087440"Subordinate Mortgage") of said Land Records,

Whereas, SUNTRUST MORTGAGE, INC

has or is about to lend

Borrower \$

137,020.00

to be secured by a first mortgage on property

known as 1054 SOUTH RIVER RD , SHELBY, AL, 35143

(hereinafter the "Premises"); and

Whereas, Mortgage Holder holds the Subordinate Mortgage on the Premises, which mortgage covers said property owned by Borrowers.

Now, therefore, in consideration of \$1.00 and other valuable consideration, the Mortgage Holder agrees that said Subordinate Mortgage shall be and is hereby made subordinate to said \$ 137,020.00 mortgage granted or to be granted to the Borrower, as if said mortgage had been granted, delivered and recorded prior to said Subordinate Mortgage.

IN WITNESS WHEREOF, Mortgage Holder has caused this instrument to be executed this 2nd day of June, 2009

Signed, Sealed and delivered

in the presence of

Coleman Kathy

Wieslawa Radzimpn

Webster Bank, N.A.

MECCA

ASSISTANT VICE PRESIDENT

STATE OF CONNECTICUT

ss: CHESHIRE

COUNTY OF NEW HAVEN

Personally appeared SCOTT A. MECCA

, of Webster Bank, National Association duly authorized, who acknowledged before me that this instrument was executed for

the purposes contained herein as its free act and deed-

Please Return To Webster Bank Consumer Lending 609 West Johnson Ave Cheshire, CT 06410 Fax (203) 271-7524

Notary Public Wieslawa Wadziwon My Commission Expires: 1/31/12