

SUBORDINATION OF MORTGAGE

WHEREAS, Gregory D Cromeens, are the owners of real estate described as land in the State of Alabama County of Shelby, described as:

Lot 207, according to the survey of BENT RIVER COMMONS, 2nd Sector, as recorded in Map Book 25, Page 25, in the Probate Office of Shelby County, Alabama.

WHEREAS, the undersigned has filed a lien covering the above described property dated 07/16/2007 and recorded 08/03/07 as Document No. 20070803000363030 in Shelby County Records in the amount of \$58,500.00.

WHEREAS, Gregory D Cromeens desires to execute a mortgage in the amount of \$314,509 to **Mortgage Electronic Registration Systems, Inc.(MERS) as nominee for Flagstar Bank, FSB** as Mortgagee which requires to be a first lien on the above described real estate; and

WHEREAS, the undersigned is willing that the mortgage to **Mortgage Electronic Registration Systems, Inc.(MERS) as nominee for Flagstar Bank, FSB** will be a first lien on said real estate.

NOW, THEREFORE, the undersigned for good and valuable consideration the receipt whereof is hereby acknowledged, hereby declares that the lien above described is hereby subordinate to and secondary to the mortgage to be executed to **Mortgage Electronic Registration Systems, Inc.(MERS) as nominee for Flagstar Bank, FSB** in the amount of \$58,500 by **Mortgage Electronic Registration Systems, Inc.(MERS) as nominee for Flagstar Bank, FSB** on the above described property.

This Mortgage is to be in no less than 2nd. Lien Position

Loan # 501543073

Declare this 17th day of September 2009.

Flagstar Bank, FSB


George Pfeiffer
Vice President

STATE OF Michigan

COUNTY OF Oakland

The foregoing instrument was acknowledged before me this 18 day of September, 20 09, by George Pfeiffer
Vice President


Notary Public

My Commission Expires:

BONITA E. URBATS

NOTARY PUBLIC, OAKLAND COUNTY, MI

My Commission Expires 11/09/2011

Acting in the County of Oakland

Drafted By and when
Recorded return to:



20091009000382930 2/2 \$14.00
Shelby Cnty Judge of Probate, AL
10/09/2009 11:41:24 AM FILED/CERT