

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF JEFFERSON

20091216000460190 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
12/16/2009 10:56:00 AM FILED/CERT

This Subordination Agreement made and entered into on this the ____ day of November, 2009,
by and between: Mortgage Electronic Registration Systems, Inc./Countrywide Bank, N.A. nka Bank
of America, as party of the First Part and HOMETOWN MORTGAGE SERVICES, INC., party of the
Second Part.

WITNESSETH:

That, Whereas, STEVEN B. WHITTEN has an outstanding lien in favor of: BANK OF
AMERICA, dated the 8th day of February, 2007, and recorded February 14, 2007 in Instrument
20070214000069140 in the Probate Office of Shelby County, Alabama, on certain real estate
described therein to secure an indebtedness of \$71,700.00.

Whereas, STEVEN B. WHITTEN and KENNETH G. WOODS has/have made an application
to the Party of the Second Part for a loan in the sum of \$367,920.00 and said Party of the Second Part
is willing to make said loan to the said, provided they furnish it with a mortgage on the lands
described in the aforesaid lien, and the said Party of the First Part subordinate the above-described lien
and make the same second and subservient to the mortgage of Mortgage Electronic Registration
Systems, Inc./Countrywide Bank, N.A. nka Bank of America.

Whereas, the said Party of the First Part is willing to subordinate its said lien and make the
lien second and subservient to the mortgage of the said Party of the Second Part as an inducement to it
to make said loan.

Now, Therefore, in consideration of the premises and the further consideration of the sum of
\$125.00, cash, in hand paid, the Party of the First Part, the receipt of which is hereby acknowledge,
the said Party of the First Part does hereby agree that the lien of, Mortgage Electronic Registration
Systems, Inc./Countrywide Bank, N.A. nka BANK OF AMERICA dated the 8th day of February,
2007, and recorded February 14, 2007 in Instrument 20070214000069140 in the Probate Office of
Shelby County, Alabama, shall be subordinate to the mortgage of HOMETOWN MORTGAGE
SERVICES, INC. dated November 30, 2009 and recorded December 16, 2009
in 20091216000460180, in the Probate Office of Shelby County Alabama.

IT IS FURTHER agreed that should STEVEN B. WHITTEN and KENNETH G. WOODS
default in the payments under the terms of the real estate mortgage to Party of the Second Part, the
said Lender agrees to notify Party of the First Part of said default prior to taking legal action.

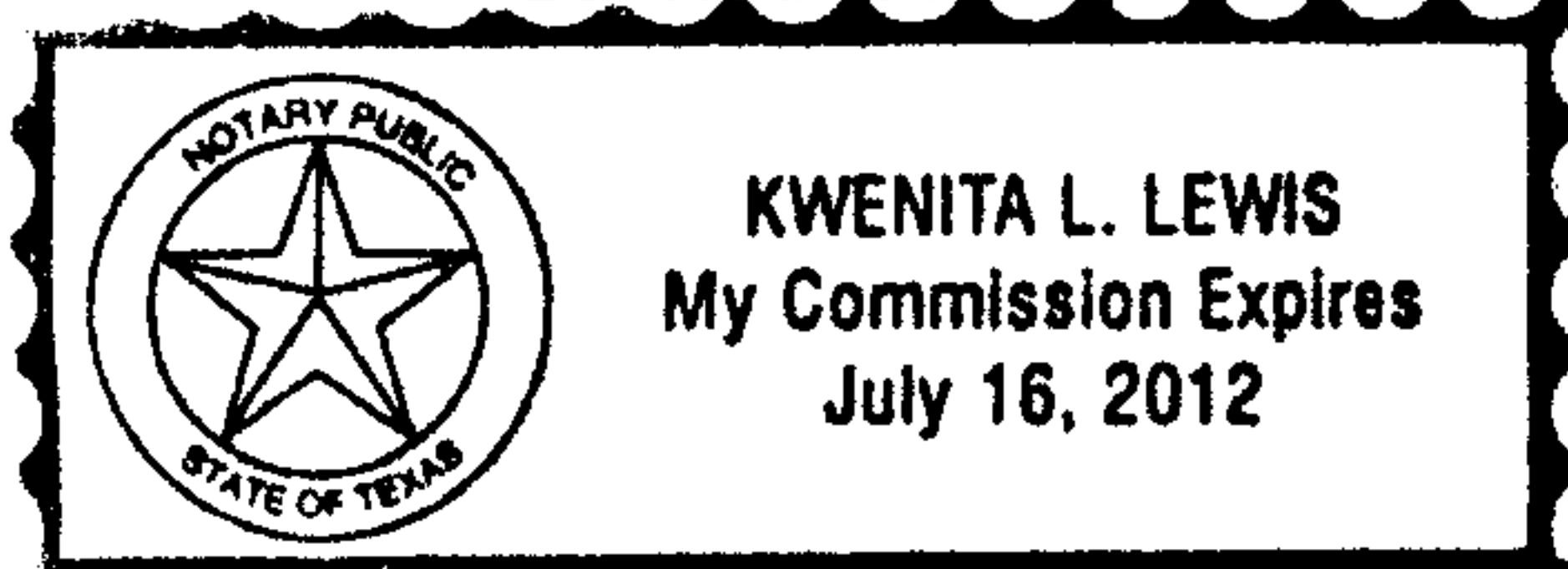
IN WITNESS WHEREOF, the said Patty of the First Part has caused its name to be hereunto
signed on this the ____ day of November, 2009.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC./COUNTRYWIDE BANK,
N.A. NKA BANK OF AMERICA
BY: Leonetta Brown
NAME: Leonetta Brown
ITS: Assistant Secretary

STATE OF Texas
COUNTY OF Dallas

I, the undersigned, a Notary Public in and for said county and state, hereby certify that
Leonetta Brown whose named as Assistant Secretary of Mortgage Electronic Registration
Systems, Inc. is signed to the foregoing conveyance and who is known to me, acknowledged before
me on this day, that being informed of the contents of the conveyance, the same was executed
voluntarily and with full authority on the day the same bears date.

Given under my hand and official seal on this 21 day of November, 2009.



Kwenita L. Lewis
Notary Public

Commission Expires: 7/16/2012