

20100224000055600 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/24/2010 01:31:01 PM FILED/CERT

PLEASE RECORD & RETURN TO:

National Advantage Settlement SVC

329 Forest Grove Rd, Ste. 201

Coraopolis, PA 15108

MLF-091144

Return To: McCain Law Firm
324 East Main Street
Cartersville, GA 30120
MLF-091144

Subordination Agreement

In Re: Filed for record March 26th 2007, Instrument #20070326000134530, Shelby County, Alabama records.

The undersigned is owed a balance from the Note and above referenced Security Deed in the original amount of \$53,000.00 between **Velma H. Caine**, and **Mortgage Electronic Registration Systems, Inc. (MERS)** as nominee for **Flagstar Bank, FSB**, covering property more particularly described as follows:

See Legal Description Exhibit "A" attached hereto and made a part hereof.

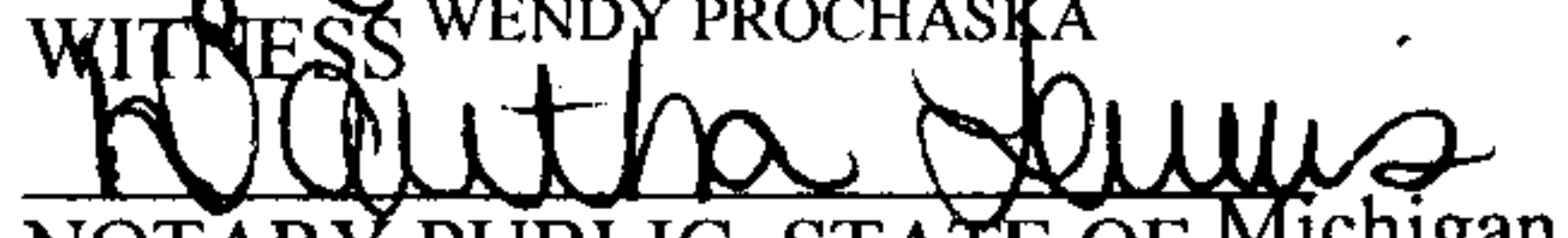
Subject Property Address: 108 Chase Plantation Parkway, Birmingham, AL 35244

The undersigned agrees that their interest in the Property shall be and is hereby made subordinate to that certain First Security Deed between **Velma H. Caine**, Grantor, and **Fifth Third Bank, ISAOA**, as Grantee, conveying the Property now or hereafter to be recorded in the Records of Shelby County, Alabama (the "First Security Deed"), securing the original principal amount of **\$139,500.00**.

THEREFORE, in consideration not to exceed ONE DOLLAR (\$1.00) in hand to the undersigned, the undersigned hereby subordinates and makes subject all right, title or interest of the undersigned under the Second Security Deed in and to the Property and to the indebtedness secured by the same, as against the First Security Deed. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the First Security Deed and the successors and assigns thereof.

WITNESS the hand and seal of the undersigned, this 8th day of January, 2010

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Flagstar Bank, FSB.


WITNESS WENDY PROCHASKA

NOTARY PUBLIC, STATE OF Michigan
COUNTY OF Oakland

BY:  (Seal)
Title: George Pfeiffer
Name: Vice President

Daritna Lewis
NOTARY PUBLIC, WAYNE COUNTY, MI
My Commission Expires October 17, 2011
Acting in Oakland County, MI

Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Shelby, STATE OF Alabama, AND IS DESCRIBED AS FOLLOWS:

LOT 46, ACCORDING TO THE SURVEY OF CHASE PLANTATION, 3RD SECTOR, AS RECORDED IN MAP BOOK 9, PAGE 47 A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

SUBJECT TO:

1. TAXES FOR THE YEAR 2002 AND SUBSEQUENT YEARS, NOT YET DUE AND PAYABLE.
2. 31-FOOT EASEMENT ALONG THE CHASE PLANTATION CIRCLE AND 20-FOOT EASEMENT ALONG REAR OF SAID LOT AS SHOWN ON RECORDED MAP OF SAID SUBDIVISION.
3. TRANSMISSION LINE PERMITS TO ALABAMA POWER COMPANY AS RECORDED IN DEED BOOK 127, PAGE 407; DEED BOOK 151, PAGE 451; DEED BOOK 179, PAGE 79 AND DEED BOOK 332, PAGE 554.
4. TITLE TO ALL OIL, GAS, PETROLEUM AND SULFUR, TOGETHER WITH ALL RIGHTS AND PRIVILEGES BELONGING THERETO AS CONVEYED IN DEED BOOK 127, PAGE 140.
5. TERMS PROVISIONS, COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS, CHARGES, ASSESSMENTS AND LIENS (PROVISIONS, IF ANY, BASED ON RACE, COLOR, RELIGION, OR NATIONAL ORIGIN ARE OMITTED) PROVIDED IN THE COVENANTS, CONDITIONS AND RESTRICTIONS RECORDED IN MISC. BOOK 14, PAGE 536, AMENDED IN MISC. BOOK 17, PAGE 550, MISC. BOOK 34, PAGE 549; REAL 11, PAGE 336 AND DEED BOOK 335, PAGE 175.
6. RESTRICTIONS TO USE AS RESIDENTIAL TOWNHOUSES AS SHOWN IN ITEM 6 OF DEED RECORDED IN DEED BOOK 335, PAGE 175 AND DEED BOOK 356, PAGE 358.
7. EASEMENT TO HARBERT EQUITABLE JOINT VENTURE AS RECORDED IN DEED BOOK 335, PAGE 158.
8. RESTRICTIVE COVENANTS AS RECORDED IN REAL RECORD 11, PAGE 336.
9. AGREEMENT WITH ALABAMA POWER COMPANY AS RECORDED IN REAL RECORD 16, PAGE 228.
10. EASEMENT AS TO UNDERGROUND CABLES AS RECORDED IN REAL RECORD 16, PAGE 231.
11. RESERVATION OF MINERAL AND MINING RIGHTS IN THE INSTRUMENT RECORDED IN REAL RECORD 64, PAGE 642, TOGETHER WITH THE APPURTENANT RIGHTS TO USE THE SURFACE. THERE IS NO WARRANTY GIVEN AS TO THE PRESENT OWNERSHIP OF THIS INTEREST.
12. VARIABLE EASEMENT ACROSS REAR FOR INGRESS AND EGRESS AND PUBLIC UTILITIES.

Parcel ID: 11-7-25-D.001-001.250

Commonly known as 108 Chase Plantation Parkway, Birmingham, AL 35244
However, by showing this address no additional coverage is provided