GNA

When Recorded Return To: SunTrust Mortgage, Inc. 1001 Semmes Avenue 3rd Floor

Mail Code: RVW-5043 Attn Final Docs Richmond, VA 23224 Loan No.: 0206164360 20100326000087770 1/3 \$17.00 Shelby Cnty Judge of Probate, AL 03/26/2010 12:31:48 PM FILED/CERT

STATE OF Virginia COUNTY OF City of Richmond

SUBORDINATION AGREEMENT

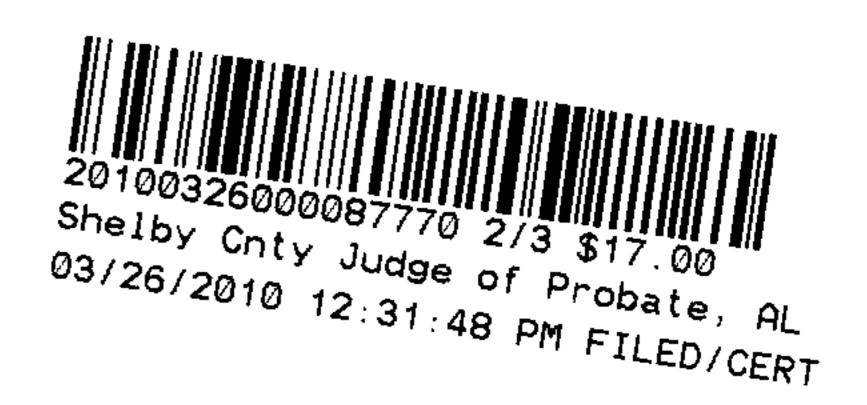
Pursuant to the terms of the Mortgage, in the maximum amount of \$21,000.00, entered into by and between MERS and WAYNE W. HONEYCUTT AND MILDRED F. TAYLOR, dated July 9, 2007, (in the maximum principal amount of \$21,000.00) and filed for record in Instrument No. 20070712000328640, MERS does hereby declare the said Mortgage to be junior and subordinate to the Mortgage given by WAYNE W. HONEYCUTT AND Mildred F. Honeycutt to SunTrust Mortgage Inc. (Loan No. 0242511111), its successors and assigns, in the amount of One Hundred Sixty Seven Thousand Two Hundred and No/100 Dollars (\$167,200.00) executed on the day of Mayor 2010 and filed for record in the County, Alabama.

Said Mortgage encumbering certain real property described as:

SEE ATTACHED EXHIBIT A FOR LEGAL DESCRIPTION.

In Witness Whereof, this Subordination Agreement has been executed on this _____ day of March, 2010.

Its: Vice President



STATE OF VIRGINIA)
COUNTY OF City of Richmond

I, the undersigned, a Notary Public, in and for said County, in said State, hereby certify that <u>Donald W. Courtney</u>, whose name as <u>Vice President</u> of MERS ^3 3, a corporation, 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, he/she as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Witness my hand and Notarial Seal at office this

day of March, 2010.

Notary Public Warlisha Whisonant My Commission Expires: 2/28/2013

This Instrument Prepared by: Jon M. Turner, Jr. Turner & Associates, LLC P.O. BOX 2505 Birmingham, Alabama 35201

WARLISHA WHISONANT
Notary Public
Commonwealth of Virginia
144702

My Commission Expires Feb 28, 2013

Lot 3, according to the Amended Map of Chesser Plantation, Phase I, Sector I, as recorded in Map Book 31, page 21 A & B, in the Probate Office of Shelby, County, Alabama.

Together with the nonexclusive easement to use the Common Areas as more particularly described in The Chesser Plantation Declaration of Covenants, Conditions and Restrictions recorded as Instrument 2002030600010788, in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as the "Declaration")

* This is to certify that Milded

F. Honeycutt is one and the same

person as Mildred F. Taylor, grantee

in Warranty Deed recorded:

The stranger 20070712000328620.*

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