

Mortgage Subordination Agreement

For a valuable consideration, the receipt of which is hereby acknowledged, the undersigned, **Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Flagstar Bank, FSB**, the holder of a real estate mortgage recorded August 24, 2007 in Document No. 20070824000101120 in the original amount of \$43,980.00, covering land located in the County of Shelby, State of Alabama, further described as:


Lot 82, according to the Amended Survey of Chesser Plantation, Phase I, Sector 1, as recorded in Map Book 31, Page 21 A & B, in the Office of the Judge of Probate of Shelby County, Alabama; being situated in Shelby County, Alabama (the "Property").

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

ADDRESS: 6105 Fescue Dr. Colorado Springs, Co 80923
PARCEL #: 098270002082000

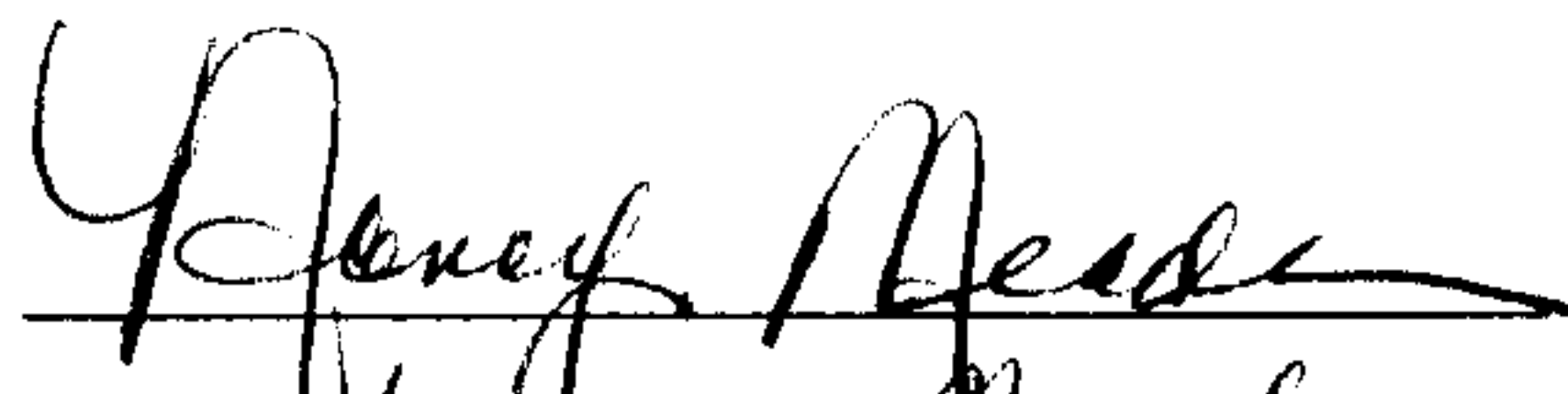
Does hereby waive the priority of said mortgage in favor of a certain mortgage dated, 3/22 2010 executed by Matthew E. Barrett and Amanda Jill Barrett, husband and wife, to **Mortgage Electronic Registration Systems, Inc.(MERS) as nominee for Flagstar Bank, FSB** covering the aforesaid premises, in an amount of no more than One Hundred Eighty One Thousand One Hundred Dollars (\$181,100).
This mortgage to be in no less than 2nd position.

IN WITNESS WHEREOF, the undersigned has executed these presents this
Day of MARCH 12, 2010

Witness: 
Wendy Prochaska

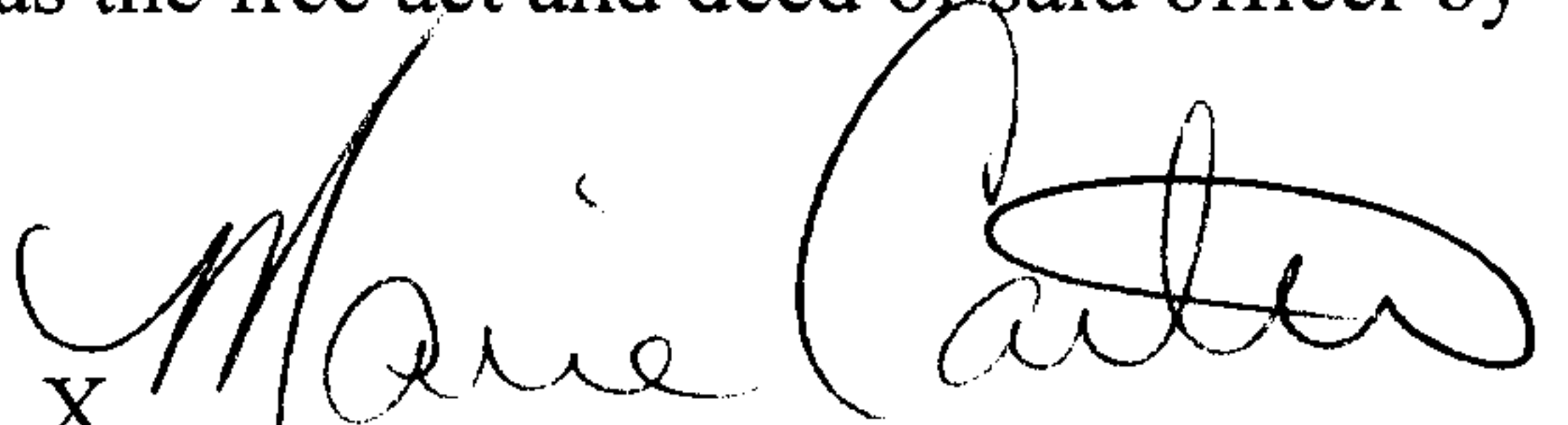
**Mortgage Electronic Registration Systems,
Inc.(MERS) as nominee for Flagstar Bank,
FSB**

By: 
GEORGE PFEIFFER
VICE PRESIDENT

Witness: 
Wendy Meade

STATE OF MICHIGAN)
COUNTY OF OAKLAND) SS

The foregoing instrument was acknowledged before me this 12TH day of MARCH, 2010, by GEORGE PFEIFFER of Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Flagstar Bank, FSB, as the free act and deed of said officer by authority of its Board of Directors.


X 

MARIE CARTER
NOTARY PUBLIC, WAYNE COUNTY, MI
My Commission Expires 10/05/2012
Acting in Oakland County, MI

Drafted by:
Lisa Ragsdale

~~Return to:~~
~~Flagstar Bank, FSB~~
~~5151 Corporate Dr.~~
~~MS E-210-1~~
~~Troy, MI 48098~~

Accurate Title
37060 Garfield, T-2
Clinton Twp, MI 48036
Loan #: 501595943
2010030180


20100401000097890 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
04/01/2010 02:56:57 PM FILED/CERT