



20100819000266440 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
08/19/2010 12:33:04 PM FILED/CERT

Mail after recording to:
BB&T
P.O. Box 1290
Whiteville, NC 28472

SUBORDINATION AGREEMENT

That Branch Banking & Trust, Co ("BB&T") being the present owner and holder of that certain promissory note dated June 29, 2006 in the original principal amount of \$150,000.00 (BB&T's Note), executed by Joseph T. Ritchey & Ann M. Ritchey (Borrower), payable to the order of BB&T, for good and valuable consideration received, does hereby covenant, stipulate, and agree with BB&T (Lender) that all liens, mortgages, encumbrances, security interests, and assignments of every kind and character created under, renewed and extended under or existing by virtue of the lien instrument described in Exhibit A hereto (BB&T's Security Instrument), affecting the real property and improvements described therein (the Mortgaged Property), are hereby expressly SUBORDINATED AND MADE SECONDARY AND INFERIOR, to the liens, mortgages, encumbrances, security interests, and assignments created under, renewed and extended under or existing by virtue of the lien instrument described in Exhibit B hereto (Lender's Security Instrument), affecting the Mortgaged Property, and securing the following indebtedness (Lender's Note):

Home Equity Line of Credit on property at:
314 Star Trek Dr
Pelham, AL 35124

This Agreement shall extend to any renewal or extension of all or any part of Lender's Note, and notice of any such renewal or extension and the consent thereto of BB&T or any other owner or holder of BB&T's Note shall not be necessary.

This Agreement and the covenants and agreements contained herein shall not be impaired, reduced or affected by the taking of any other security for Lender's Note or the release, surrender or loss of any other security or collateral for the payment of Lender's Note or the failure, neglect or refusal of Lender to enforce any other security or collateral for the payment of Lender's Note.

This Agreement shall be binding upon BB&T and its successors and assigns, including each and every subsequent owner and holder of BB&T's Note, and the terms hereof shall inure to the benefit of Lender, its successors and assigns, including, without limitation, each and every subsequent owner and holder of Lender's Note, or any renewal or extension thereof.

Except for the subordination described by this Agreement, BB&T's Security Instrument shall be and remain unchanged and in full force and effect.

EXECUTED THIS 5th day of August, 2010

Witness:

James C. Johnson
JAMES C. JOHNSON
Print Name

Sybil Walker
BB&T

Kristen R. Seay
Kristen R. Seay
Print Name

By: Sybil Walker / Sybil Walker
Banking Network Branch Manager
Title

STATE OF ALABAMA
COUNTY OF Jefferson

The foregoing instrument was acknowledged before me this 5th day of August, by Sybil Walker as BNBM of Branch Banking and Trust Company, a North Carolina banking corporation, on behalf of said corporation.

My commission expires 5-3-14

Notary Public



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Exhibit A

Description of BB&T's Security Instrument:

Second Mortgage/Home Equity Line of Credit on property at:
314 Star Trek Dr
Pelham, AL 35124



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Exhibit B

Description of Lender's Security Instrument:

**First Mortgage to Branch Banking & Trust, Co on property at:
314 Star Trek Dr
Pelham, AL 35124**



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