

Nothing in this agreement operates in any way to release or affect the validity of said security instrument as a lien upon the real estate covered by the security instrument, or affects the priority of the Grantor's lien, except as provided in this agreement in or to the following described real estate, situated in Shelby County, Alabama, to-wit:

**LOT 119, ACCORDING TO THE SUBDIVISION PLAT MAP OF WYNLAKE,
PHASE 4C, AS RECORDED IN MAP BOOK 29, PAGE 15, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA;**

Property Address: 820 Wynlake Bend, Alabaster, Alabama 35007
The legal description was obtained from a previously recorded instrument.

THIS AGREEMENT shall be binding upon the heirs, successors, and assigns of all parties unless terminated by the Grantor and shall remain in full force and effect until the rights of the Grantor to the real estate described in the security instrument are released, or until the rights of the Grantee to the real estate are released, whichever occurs first. Upon the occurrence of either of these events, this agreement is terminated.

The Grantor has caused this instrument to be signed by its duly authorized officer, pursuant to authority given to him/her on this 25th day of August, 2010.

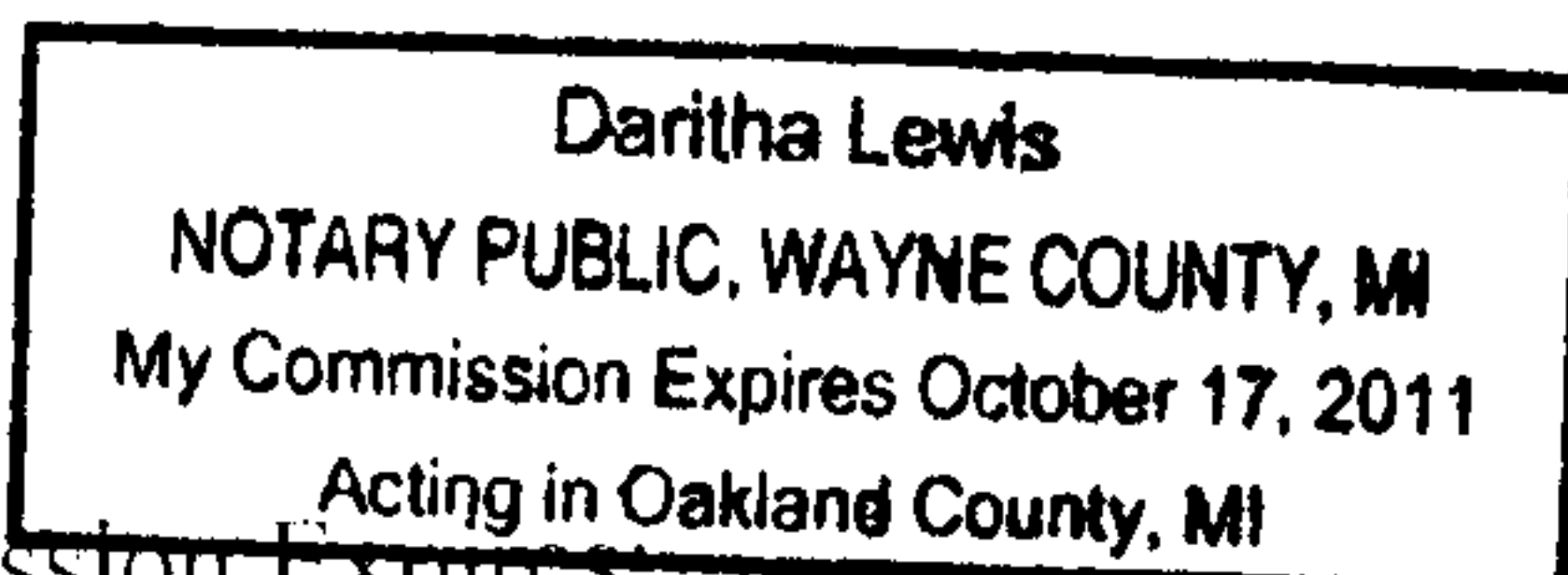
**FLAGSTAR BANK, FSB, A FEDERALLY
CHARTERED SAVINGS BANK**

BY: [Signature]
Debra Armstrong
Title: Vice President

STATE OF Michigan } COUNTY OF Oakland }

ACKNOWLEDGEMENT

On the 25th day of August in the year 2010, before me, Dartha Lewis, a Notary Public in and for the said state, personally appeared, Debra Armstrong, VP, on behalf of FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK, known to me to be the national banking association that executed the within Subordination Agreement, and acknowledge to me that they have the full legal authority to sign this instrument on behalf of the aforementioned national banking association and that it executed the same for the purposes therein sated and acknowledged that its execution is a voluntary act and deed.



My Commission Expires:

[Signature]
Notary Public
Commissioned in Wayne
County, State of Michigan

**IT IS RECOMMENDED THAT, PRIOR TO EXECUTION OF THIS SUBORDINATION AGREEMENT, THE
PARTIES CONSULT WITH THEIR ATTORNEY WITH RESPECT THERETO.**