

PARCEL ID#
LOAN NUMBER: 7103327792
PREPARED BY: Elliott G. Lassiter

RECORD AND RETURN TO:
Merrill Lynch Credit Corporation
1 Mortgage Way
Mt. Laurel, NJ 08054

SUBORDINATION AGREEMENT

CSLL41008386

THIS AGREEMENT made this Jan. 31, 2011 by and between Compass Bank and Merrill Lynch Credit Corporation.

WHEREAS, Compass Bank holds a note in the amount of \$ 120000, dated 10/5/2007 against Ralph L. Anderson, III and Katherine C. Anderson, for and during their joint lives and upon the death of either, then to the survivor of them, which is secured by a mortgage on premises located at 1550 Wingfield Court, Birmingham, AL 35242, recorded on 10/29/2007, at Shelby County, instrument# 20071029000496690.

WHEREAS, Merrill Lynch Credit Corporation is making a loan in the principal amount of \$200,000.00 to *Ralph L. Anderson, III and Katherine C. Anderson, for and during their joint lives and upon the death of either, then to the survivor of them* which is also to be secured by a mortgage on said premises located at 1550 Wingfield Court, Birmingham, AL 35242.

WHEREAS, Merrill Lynch Credit Corporation desires to secure a lien upon the said premises prior to the lien of the mortgage now held by Compass Bank.

NOW, THEREFORE, in consideration of the sum of \$1.00 (One Dollar) paid to it by Merrill Lynch Credit Corporation, Compass Bank hereby agrees that its mortgage lien, referenced above, shall be subordinate to, and the same is hereby subordinated to, the lien of the note and mortgage of Merrill Lynch Credit Corporation above referenced, and further that Merrill Lynch Credit Corporation for itself, its successors and assigns, shall have a lien on the said premises prior to the mortgage lien of Compass Bank with the same effect as if the said mortgage of Merrill Lynch Credit Corporation in the principal sum of \$200,000.00 had been executed, delivered and recorded before the mortgage of Compass Bank.

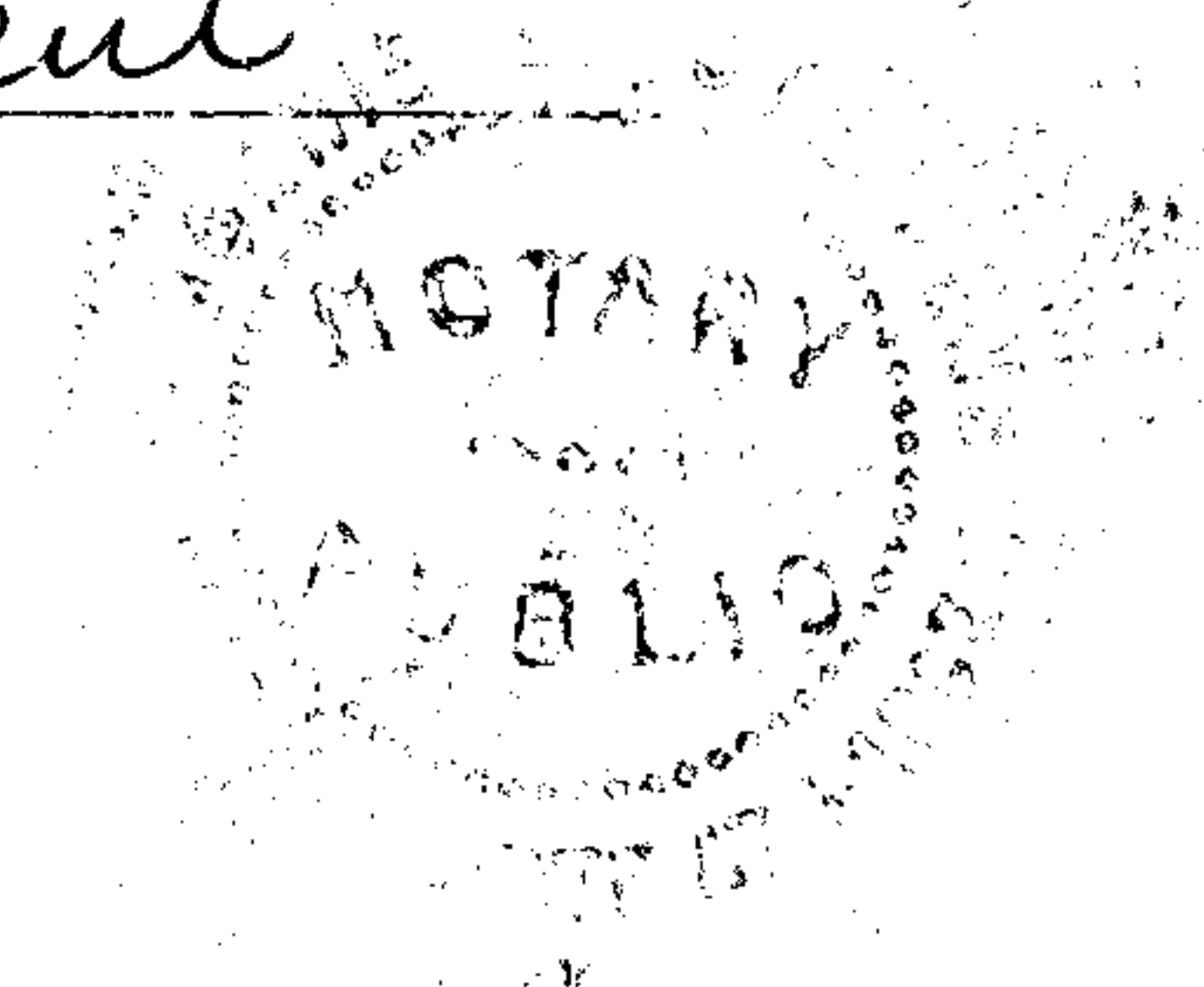
Compass Bank

By: *Harry Bishop*
sr. Vice President
Title and Name of Person Signing

State of AL
Shelby County

On this 31st Jan, 2011, before me, the undersigned officer, personally appeared *Gary Bishop*, who acknowledged himself/herself to be the *Sr Vice Pres* of *BBVA Compass*, a corporation of the State of *Alabama*, and that he/she as such *Sr Vice Pres*, being authorized to do so, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation as *Sr Vice President*

Bonnie L Stephens
NOTARY PUBLIC *Bonnie L. Stephens*
My Commission Expires: 4-27-11





20110216000054070 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/16/2011 10:33:40 AM FILED/CERT

EXHIBIT A
LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE, LYING AND BEING IN THE COUNTY OF SHELBY, STATE OF ALABAMA, TO-WIT:

LOT 1611, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, 16TH SECTOR, PHASE II, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 28, PAGE 16, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO RALPH L. ANDERSON, III AND KATHERINE C. ANDERSON, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER, THEN TO THE SURVIVOR OF THEM FROM M.A. FRAZIER CONSTRUCTIONS, INC., AN ALABAMA CORPORATION BY STATUTORY JOINT SURVIVORSHIP DEED DATED 07/31/2001, AND RECORDED ON 08/03/2001, DOCUMENT # 2001-32359, IN JEFFERSON COUNTY, AL.