SCA

RETURN TO:
SunTrust Mortgage, Inc.
1001 Semmes Avenue, 3<sup>rd</sup> floor
Mail Code: RVW 5043
Attn: Final Docs
Richmond, Virginia 23224
#0042777763



Shelby Cnty Judge of Probate, AL 02/22/2011 02:30:16 PM FILED/CERT

## SUBORDINATION AGREEMENT

STATE OF ALABAMA COUNTY OF SHELBY

WHEREAS, JASON A BLACK AND WYSPR KEY N/K/A WYSPR BLACK executed a mortgage in favor of Mortgage Electronic Registration System, dated JULY 6, 2007, to secure an indebtedness of \$36,600.00, and said lien is in full force and effect;

WHEREAS, said mortgage was recorded on JULY 12, 2007, in the Probate Office of SHELBY COUNTY, Alabama, as Instrument No. 20070712000927500.

WHEREAS, JASON A BLACK AND WYSPR KEY N/K/A WYSPR BLACK, has made an application to SUNTRUST MORTGAGE, INC. for a loan in the sum of \$145,200.00 to be secured by a mortgage on the same real property as that which is encumbered by the mortgage recorded as Instrument No. 200707451111927500.

WHEREAS, SUNTRUST MORTGAGE, INC. is willing to make said loan to the said JASON A BLACN AND WYSPR KEY N/K/A WYSPR BLACK, provided THEY furnish it with a mortgage on the lands described in the aforesaid mortgage that is first in position and priority to the lien of the said mortgage recorded as Instrument No. 200707120000927500.

WHEREAS, as an inducement to SUNTRUST MORTGAGE, INC. to make the new loan in the amount of \$145,200.00 Mortgage Electronic Registration System. Is willing to subordinate its mortgage lien recorded as Instrument No. 200707120000927500.

IT IS FURTHER agreed that should default in the payments under the terms of the real estate mortgage to SUNTRUST MORTGAGE, INC., the said Lender agrees to notify Mortgage Electronic Registration System of said default prior to taking any action to foreclose.

IN WITNESSES WHEREOF, the said Mortgage Electronic registration System. Has caused its name to be hereunto signed on the / day of / day of / 2011.

Mortgage Electronic Registration System.

ITS: Tammy L. Brooks

STATE OF VIRGINIA COUNTY OF CITY of Richmond

Assistant Secretary

\* 20110222000060300

20110222000060320 2/2 \$16.00 Shelby Cnty Judge of Probate, AL

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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Tammy L. Brooks, whose name as Tammy L. Brooks

ASSISTANT Secretary of Mortgage Electronic Registration System. a corporation, is signed to the foregoing instrument, and who known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, she/he executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this the 10 day of January, 2011.

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Warlisha Whisonant

Notary Public Way 2728/2013

My Commission expires: 2/28/2013

Prepared By:
JON TURNER & ASSOCIATES
3800 CORPORATE WOODS DR
BIRMINGHAM, ALABAMA 35242

WARLISHA WHISONANT
Notary Public
Commonwealth of Virginia
144702

My Commission Expires Feb 28, 2013