

20110418000118370 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
04/18/2011 01:51:19 PM FILED/CERT

RETURN TO:
SunTrust Mortgage, Inc.
1001 Semmes Avenue, 3rd floor
Mail Code: RVW 5043
Attn: Final Docs
Richmond, Virginia 23224
#0134925882

SUBORDINATION AGREEMENT

STATE OF ALABAMA
COUNTY OF SHELBY

WHEREAS, DENISE Y. HAGEN executed a mortgage in favor of Mortgage Electronic Registration System, dated November 19, 2004, to secure an indebtedness of \$21,510.00, and said lien is in full force and effect;

WHEREAS, said mortgage was recorded on November 24, 2004, in the Probate Office of SHELBY COUNTY, Alabama, as Instrument No. 20041124000648520..

WHEREAS, DENISE Y. HAGEN, has made an application to SUNTRUST MORTGAGE, INC. for a loan in the sum of \$108,000.00 to be secured by a mortgage on the same real property as that which is encumbered by the mortgage recorded as Instrument No. 20041124000648520.

WHEREAS, SUNTRUST MORTGAGE, INC. is willing to make said loan to the said DENISE Y. HAGEN, provided SHE 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. 20041124000648520.

WHEREAS, as an inducement to SUNTRUST MORTGAGE, INC. to make the new loan in the amount of \$108,000.00 Mortgage Electronic Registration System. Is willing to subordinate its mortgage lien recorded as Instrument No. 20041124000648520.

THEREFORE, the said Mortgage Electronic Registration System. hereby subordinates its said lien recorded as: Instrument No. 20041124000648520 and makes the lien second and subservient to the mortgage of the said to SUNTRUST MORTGAGE, INC. dated 3/30/11, recorded in Inst # _____, as an inducement to it to make said loan.

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 23 day of March, 2011.

Mortgage Electronic Registration System.

BY: Cynthia J. Thompson
ITS: Cynthia J. Thompson

Assistant Secretary

STATE OF VIRGINIA
CITY OF RICHMOND

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I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Cynthia J. Thompson, whose name as Assistant Secretary Cynthia J. Thompson 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 23 day of March, 2011.

WARLISHA WHISONANT
Notary Public
Commonwealth of Virginia
144702

My Commission Expires Feb 28, 2013

Warlisha Whisonant
Notary Public Warlisha Whisonant
My Commission expires: 2/28/2013

Prepared By:
Turner & Associates, LLC
3800 Corporate Woods Drive
BIRMINGHAM, ALABAMA 35242