

## SUBORDINATION AGREEMENT

This Subordination Agreement, made December 8, 2010 between WELLS FARGO BANK N.A. its successors and/or assigns ("Requestor"), and Mutual Savings Credit Union ("Lender")

Witnesseth:

Whereas, the Lender now owns and holds the following mortgages and the Bond or Note secured thereby Mortgage Dated: July 6, 2009 made by: **CHRISTOPHER CODY SUMNERS AND SPOUSE JENNIFER F. TREFRY SUMNERS** to MUTUAL SAVINGS CREDIT UNION, in the principal sum of **\$44,000.00** and recorded 8/19/2009 in **INST# 20090819000319120** in the Office of the SHELBY County Judge of Probate, SHELBY County, Alabama covering legal description:

**LOT 12 ACCORDING TO THE SURVEY OF FOREST LAKES, SECTOR 1, AS RECORDED IN MAP BOOK 28, PAGE 94, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA**

And, whereas, Borrowers have requested that Credit Union subordinate the herein referenced Mortgage to a subsequent Mortgagee;

with a property address of: **646 FOREST LAKES DRIVE STERRETT, AL 35147** particularly described therein ("The Premises") and,

Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum **NOT** to exceed **\$125,820.00** dollars and interest, covering the Premises and

\* 2011 0111000009160 recorded 1/11/11

Whereas, REQUESTER accepted said mortgage believing the mortgages held by Mutual Savings Credit Union would be subordinated in the Manner hereinafter mentioned;

Now therefore, in consideration of \$1.00 and other good and valuable consideration paid to Mutual Savings Credit Union receipt of which is hereby acknowledge, the Lender hereby covenants and agrees with REQUESTER that said mortgages held by Mutual Savings Credit Union shall be subject and subordinate in lien to the lien of a Mortgage **NOT** to exceed **\$125,820.00** dollars and the interest thereon delivered to REQUESTER.

**IF FIRST MORTGAGE EXCEEDS \$125,820.00 THIS SUBORDINATION AGREEMENT IS NULL AND VOID.**

This agreement may not be changed or terminated orally. This Agreement shall bind and endure to the benefit of the parties hereto, their respective heirs, representatives, successors and assigns.

The Lender has duly executed this Agreement on December 8, 2010

MUTUAL SAVINGS CREDIT UNION

JEFF GRAHAM, VP OF LENDING SERVICE

STATE OF ALABAMA  
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that, Jeff Graham, whose name as VP of Lending Services of Mutual Savings Credit Union, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, on December 8, 2010

Notary Public

My Commission Expires:

8-31-2012

THIS INSTRUMENT WAS PREPARED BY: Linda Reinhardsen  
MUTUAL SAVINGS CREDIT UNION - P.O. BOX 362045 - HOOVER, AL 35236-2045

Recording Requested By & Return To:  
Chicago Title ServiceLink Division  
4000 Industrial Blvd  
Aliquippa, PA 15001 2490280

