20111020000311850 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 10/20/2011 10:14:01 AM FILED/CERT

STATE OF ALABAMA COUNTY OF SHELBY

and

SUBORDINATION AGREEMENT

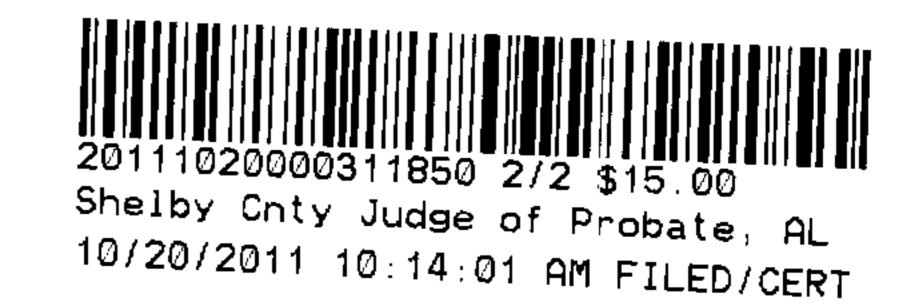
WHEREAS, on February 23, 2006, CATHERINE S. GOODWIN and JAMES GOODWIN, wife and husband, executed a Mortgage in the amount of Forty-One Thousand Five Hundred Seventy-Two and 00/100 (\$41,572.00) Dollars to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), a Delaware Corporation, acting solely as nominee for COUNTRYWIDE BANK, N.A., which is recorded in Instrument Number 20060308000110080 of the records in the Office of the Judge of Probate Court of Shelby County, Alabama, in and to the following real property located in the County of Shelby, State of Alabama:

LOT 320, ACCORDING TO THE SURVEY OF HADDINGTON PARC AT BALLANTRAE, PHASE 2, AS RECORDED IN MAP BOOK 35, PAGE 82, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) has agreed to subordinate the lien of the above described mortgage to that certain Mortgage in and to said property executed by CATHERINE S. GOODWIN and JAMES GOODWIN, wife and husband, in the amount of Two Hundred Twenty-Six Thousand and 00/100 (\$226,000.00) Dollars to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)acting solely as nominee for COUNTRYWIDE BANK, FSB, which is recorded in Instrument #20080325000120380 of said Shelby County Records and which was subsequently assigned to BANK OF AMERICA, N.A. by Instrument #2011081200023880 of said Shelby County Records.

WITNESSETH:

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, FOR VALUE RECEIVED, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) being the holder of that certain mortgage made by CATHERINE S. GOODWIN and JAMES GOODWIN in the amount of Forty-One Thousand Five Hundred Seventy-Two and 00/100 (\$41,572) Dollars to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), dated February 23, 2006 and recorded on March 8, 2006 in Instrument Number 20060308000110080 of the Shelby County Probate Court records, does hereby subordinate said mortgage to the mortgage executed by CATHERINE S. GOODWIN and JAMES GOODWIN, in the principal amount of Two Hundred Twenty-Six Thousand and 00/100 (\$226,000.00) Dollars to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) a Delaware Corporation, acting solely as nominee for COUNTRYWIDE BANK, PSB, which is recorded in Instrument #20080325000120380 of said Shelby County Records and which was subsequently assigned to BANK OF AMERICA, N.A. by Instrument #2011081200023880 of said Shelby County Records.



IN WITNESS WHEREOF, the undersigned has caused these presents to be executed by its duly authorized officer on this the _12th_ day of _October____, 2011.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS), acting solely as Nominee for Countrywide Bank, N.A.

By: All Mulder

Its: _Assistant Secretary_____

STATE OF Ne	w York	
COUNTY OF	_Erie	

I, the undersigned authority in and for said State and County, hereby certify that Laura M. Pirritano_______, whose name as Assistant Secretary______of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) 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 said instrument, he/she, as such _Assistant Secretary_____ and with full authority, executed the same for and as the act of said corporation on the day the same bears date.

Given under my hand and notarial seal on this the _12th_ day of _October_, 2011.

Expires:_

4 1 4 3

NOTARY PUBLIC, State at Large My Commission

THIS INSTRUMENT PREPARED BY:

COMMISSION E. THE

Beth McFadden Rouse McFadden, Lyon & Rouse, L.L.C. 718 Downtowner Boulevard Shelby, Alabama 36609 (251) 342-9172