

Mortgage Subordination Agreement

Account No. 9115

This Agreement is made this 19 day of December, 2011, by and between US Bank National Association ND ("Bank") and ALIANT BANK ("Refinancer").

Bank is the mortgagee under a mortgage (the "Junior Mortgage") dated 30, November, 2007, granted by ERIN L METZGER AND ADAM E METZGER, HUSBAND AND WIFE ("Borrower"), and recorded in the office of the County Recorder, Shelby County, Alabama, on 30, January, 2008, as Book _____ Page _____ Document No. 20080130000039130, encumbering the real property described therein (collectively, the "Property"). Refinancer is the mortgagee under a mortgage (the "Senior Mortgage") dated _____, 20____, granted by the Borrower, and recorded in the same office on 2-3, 2012, as 20120203000041540, encumbering the property. To induce Refinancer to make a loan to the Borrower secured by the Senior Mortgage, Bank has agreed to execute and deliver this Subordination Agreement.

ACCORDINGLY, in consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Bank hereby agrees with Refinancer that the lien of the Junior Mortgage on the Property is and shall be and shall remain fully subordinate for all purposes to the lien of the Senior Mortgage on the Property, to the full extent of all sums from time to time secured by the Senior Mortgage; provided, however, that the total indebtedness secured by the Senior Mortgage does not exceed \$326,000.00, exclusive of interest thereon, amounts advanced to protect the lien and priority of the Senior Mortgage, and costs of collection, and provided further, that this agreement shall not be effective until each other mortgage or other lien recorded against the property (other than the Senior Mortgage) and each judgment that is a lien against the Property shall be subordinated of record to the lien of Senior Mortgage.


Legal Description: See Attached Legal

Property Address: 125 Austin Cir, Birmingham, AL 35242

IN WITNESS THEREOF, this Subordination Agreement is executed on the day and year first above stated.

US Bank National Association ND

By: [Signature]
Title: Vice President

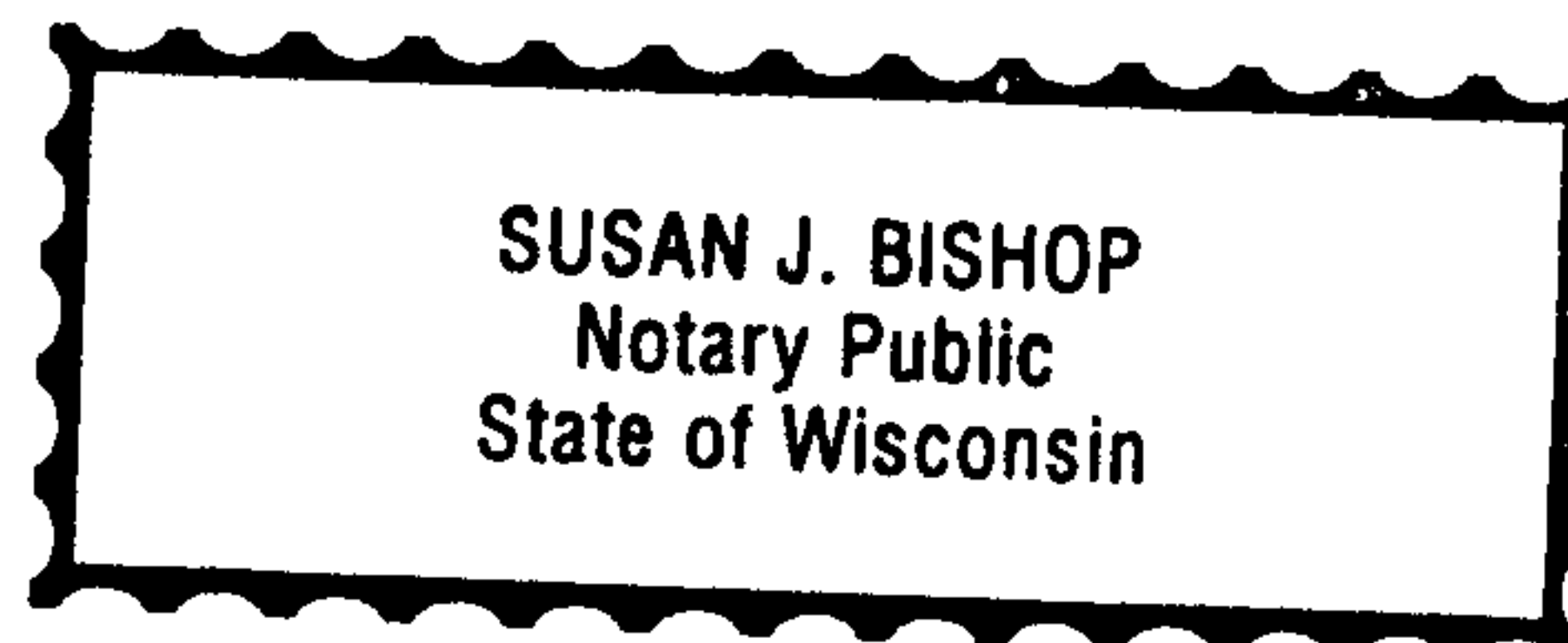

20120203000041550 1/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/03/2012 11:18:03 AM FILED/CERT

STATE OF Wisconsin
COUNTY OF Winnebago

The foregoing instrument was acknowledged before me this 19 day of December, 2011, by (name) Steven Barnes, the (title) Vice President, of US Bank National Association ND, a national banking association, on behalf of the association.

[Signature]
Susan J. Bishop, Notary Public
My Commission Expires: 10/18/2015

[Signature]
Prepared by: Michelle Davis



The land referred to in this policy is situated in the State of AL, County of SHELBY, City of BIRMINGHAM and described as follows:

Lot 2715, according to the Surveyor of Highland Lakes, 27th Sector, an Eddleman Community, as recorded in Map Book 32, page 20, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, Common Area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded as Instrument No. 1994-07111 and amended in Inst. No. 1996-17543 and further amended in Inst. No. 1999-31095 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions and Restrictions for Highland Lakes, a Residential Subdivision, 27th Sector, recorded as Instrument No. 20031010000683520 in the Probate Office of Shelby County, Alabama (which, together with all amendments thereto, is hereinafter collectively referred to as, the "Declaration").

Being the same parcel conveyed to Erin L. Metzger and Adam E. Metzger from Arthur Howard Homes, Inc., an Alabama corporation by virtue of a deed dated August 2, 2005 recorded August 25, 2005 in document no. 20050825000438750 in Shelby County, Alabama.



20120203000041550 2/2 \$15.00
Shelby Cnty Judge of Probate, AL
02/03/2012 11:18:03 AM FILED/CERT