


When recorded return to:
SunTrust Mortgage, Inc.
1001 Semmes Ave., 3rd Floor
Mail Code: RVW-5043/Final Docs
Richmond, VA 23224

Loan No. 00348644541

Return to:
UST GLOBAL RECORDING DEPT.
C/O EQUIFAX SETTLEMENT SVCS
420 ROUSER ROAD
BUILDING 3 SUITE 5
CORAOPOLIS, PA 15108


20121001000372780 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
10/01/2012 12:13:57 PM FILED/CERT

This document prepared by:

FRANK P. DEC, ESQ.
8940 MAIN STREET
CLARENCE, NY 14031
716-634-3405

Tax ID No.:
094204003011000

SUBORDINATION AGREEMENT

Date: August 28, 2012

Property (the legal description of the Property under the Junior Mortgage): SEE ATTACHED EXHIBIT "A"

Property Address: 964 NARROWS POINT DRIVE, BIRMINGHAM, AL 35242

Subordinating Lender: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR
SUNTRUST MORTGAGE, INC.

MERS is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's Successors and assigns. MERS is organized and existing under the law of Delaware, and has a mailing address of P.O. Box 2026, Flint MI 48501-2026, and/or a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS. FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE MORTGAGEE OF RECORD.

Junior Mortgage

Date: 01/10/2007
Borrower: ERIC R. ROSS AND GRACE LEE ANN ROSS
Trustee (if applicable):
Note Secured by Junior Mortgage: SUNTRUST MORTGAGE, INC.
Recorded Date: 01/12/2007
Original principal amount: \$38,480.00
Recording information: INSTRUMENT NO. 20070112000021110

New Lender: SUNTRUST MORTGAGE, INC.

Refinance Mortgage

Date: 9/21/2012
Borrower: ERIC R. ROSS AND GRACE LEE ANN ROSS
Note Secured by Refinance Mortgage: SUNTRUST MORTGAGE, INC.
Recorded: _____
Original principal amount not to exceed: \$147,690.00
Recording information (when available): _____



20121001000372780 2/3 \$18.00
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Subordinating Lender is the owner and holder of the Junior Mortgage and obligations secured by the Junior Mortgage; the Junior Mortgage is a lien on the title to the Property or an interest in that title.

For value received and to induce the New Lender to enter into the Refinance Mortgage, Subordinating Lender unconditionally subordinates its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage. Subordinating Lender agrees that its lien on, and all other rights and interests in, the title to the Property resulting from the Junior Mortgage will remain subordinate to the lien on, and all other rights and interests in, the title to the Property resulting from the Refinance Mortgage regardless of any renewal or extension of the Refinance Mortgage.

This Subordination Agreement shall be binding upon the successors and assigns of the Subordinating Lender.

When the context requires, singular nouns and pronouns include the plural.

Mortgage means mortgage, deed of trust, trust deed or other security instrument.

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE FOR SUNTRUST
MORTGAGE, INC.

BY

NAME:

TITLE:


Judith Reighard
Vice President

STATE OF Virginia
City of Richmond

I, the undersigned, a Notary Public in and for said county and state, hereby certify that

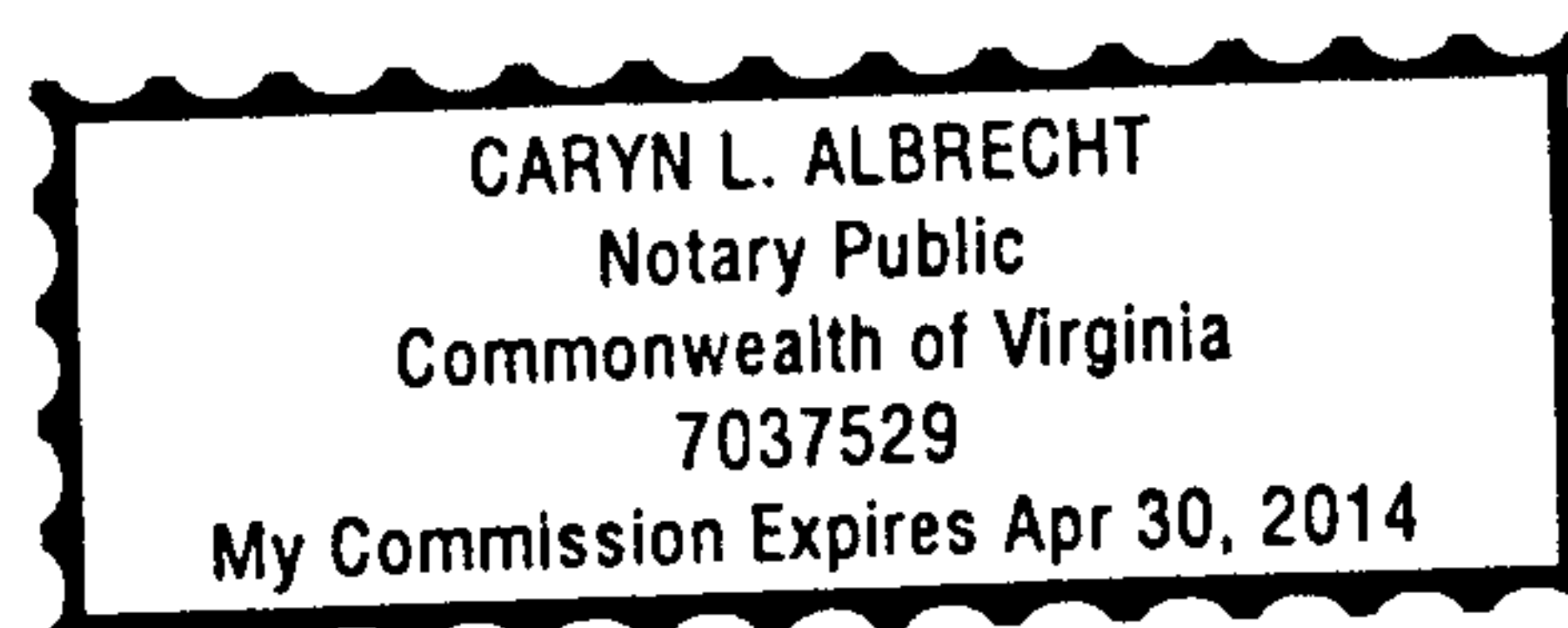
Judith Reighard the authorized representative of

MERS, Inc., a Delaware
entity, whose name is signed to the foregoing conveyance, who is known to me, acknowledged before me on this day that being informed of the contents of said conveyance, he/she executed the same voluntarily on the day the same bears date.

Given under my hand and seal this the 28th day of August, 2012


NOTARY PUBLIC

My commission expires: _____



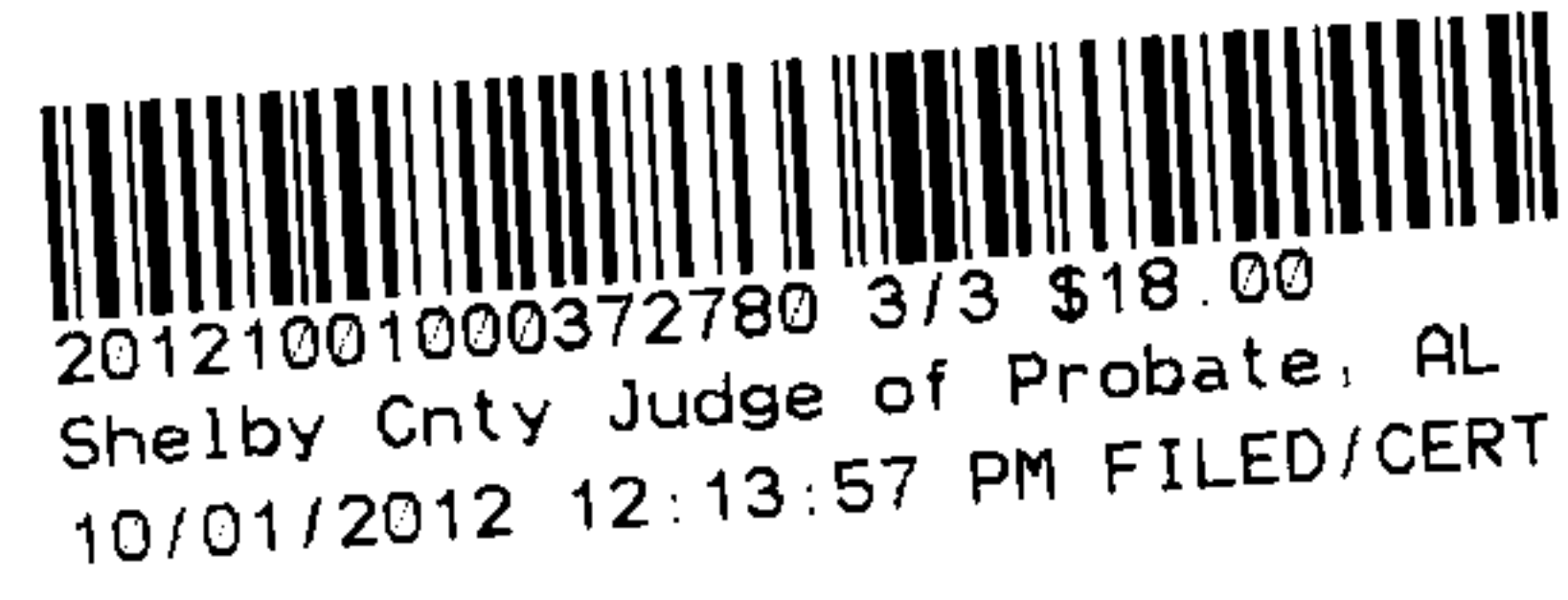


EXHIBIT A
LEGAL DESCRIPTION

LOT 11, ACCORDING TO THE FINAL PLAT OF NARROWS POINT-PHASE 5, RECORDED IN MAP BOOK 35 PAGE 90A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO ERIC R. ROSS AND GRACE LEE ANN ROSS, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP BY DEED FROM THE NARROWS II, INC., AN ALABAMA CORPORATION RECORDED 01/12/2007 IN DEED INSTRUMENT NO. 2007011200002109, IN THE PROBATE JUDGE'S OFFICE FOR SHELBY COUNTY, ALABAMA.

TAX ID# 094204003011000

PROPERTY COMMONLY KNOWN AS: 964 NARROWS POINT DRIVE, BIRMINGHAM, AL 35242