



20130319000113680 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2013 11:00:33 AM FILED/CERT

Mail after recording to:
BB&T
P.O. Box 2127
Greenville, SC 29601

SUBORDINATION AGREEMENT

That Branch Banking & Trust Company, successor in interest to Colonial Bank by asset acquisition from the F.D.I.C. as receiver for Colonial Bank (“BB&T”) being the present owner and holder of that certain promissory note dated August 24, 2007 in the original principal amount of \$19,880.00 (“BB&T’s Note”), executed by Bernadette Mullins (“Borrower”), payable to the order of BB&T, for good and valuable consideration received, does hereby covenant, stipulate, and agree with Home Mortgage of America, Inc., (“Lender”) that all liens, mortgages, encumbrances, security interests, and assignments of every kind and character created under, renewed and extended under or existing by virtue of the lien instrument described in Exhibit A hereto (“BB&T’s Security Instrument”), affecting the real property and improvements described therein (“the Mortgaged Property”), are hereby expressly SUBORDINATED AND MADE SECONDARY AND INFERIOR, to the liens, mortgages, encumbrances, security interests, and assignments created under, renewed and extended under or existing by virtue of the lien instrument described in Exhibit B hereto (“Lender’s Security Instrument”), affecting the Mortgaged Property, and securing the following indebtedness (“Lender’s Note”):

_____ day of _____ not to exceed \$93,500.00

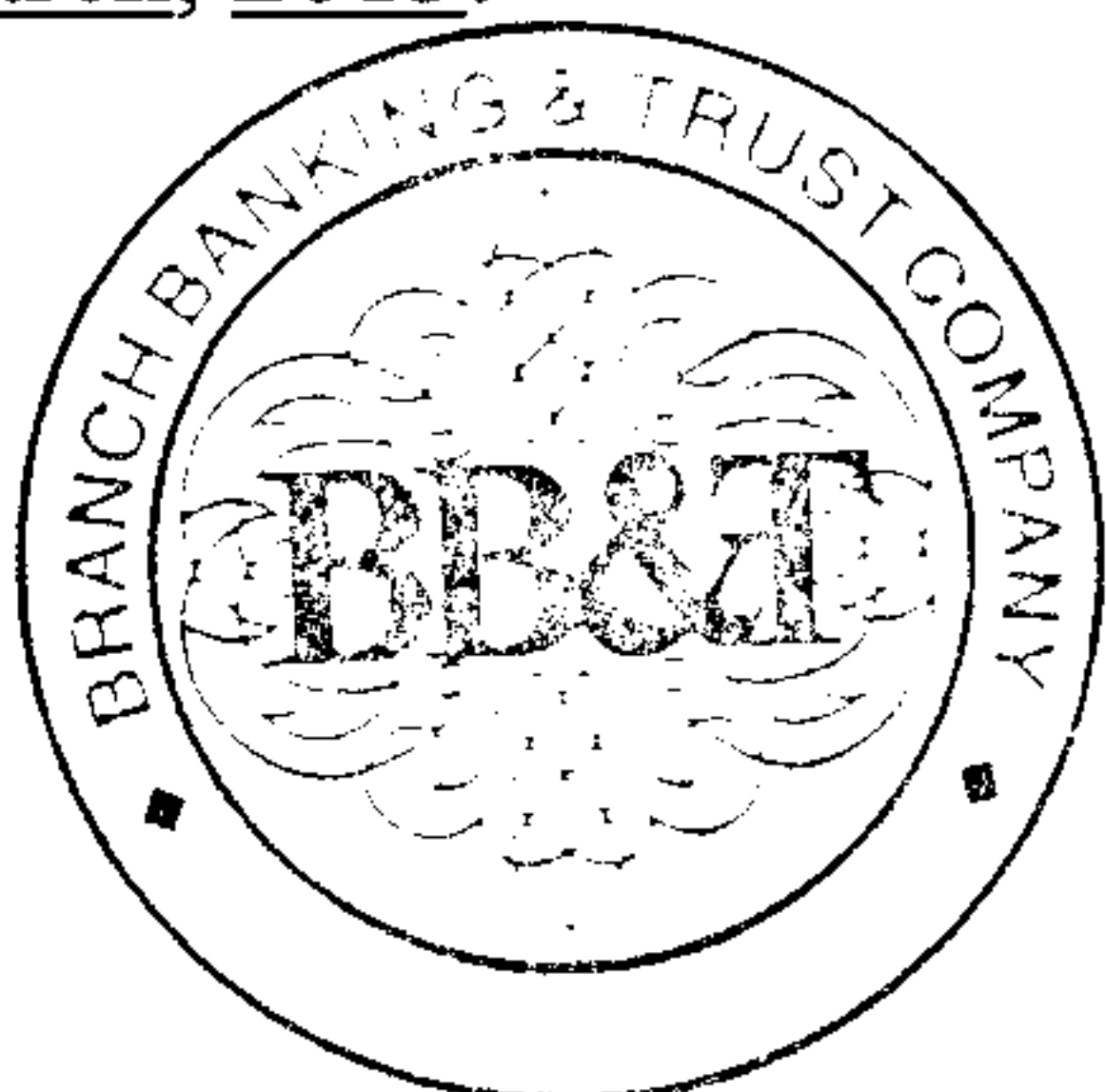
This Agreement shall extend to any renewal or extension of all or any part of Lender's Note, and notice of any such renewal or extension and the consent thereto of BB&T or any other owner or holder of BB&T's Note shall not be necessary.

This Agreement and the covenants and agreements contained herein shall not be impaired, reduced or affected by the taking of any other security for Lender's Note or the release, surrender or loss of any other security or collateral for the payment of Lender's Note or the failure, neglect or refusal of Lender to enforce any other security or collateral for the payment of Lender's Note.

This Agreement shall be binding upon BB&T and its successors and assigns, including each and every subsequent owner and holder of BB&T's Note, and the terms hereof shall inure to the benefit of Lender, its successors and assigns, including, without limitation, each and every subsequent owner and holder of Lender's Note, or any renewal or extension thereof.

Except for the subordination described by this Agreement, BB&T's Security Instrument shall be and remain unchanged and in full force and effect.

EXECUTED THIS 5th day of March, 2013.



Marcia L. Pridgeon

(Branch Banking & Trust Company)

By:

Marcia L. Pridgeon

Assistant Vice President

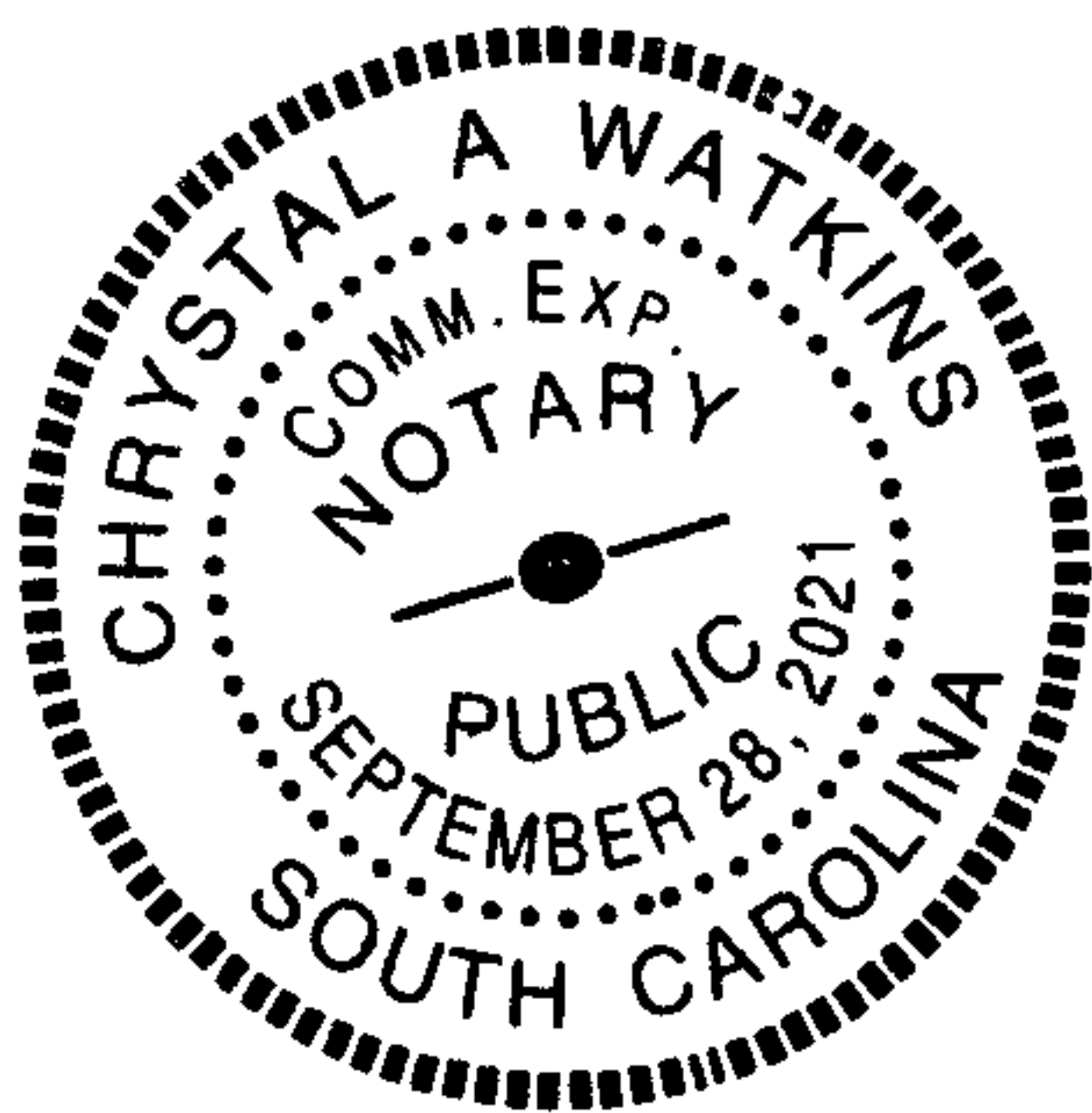
Title

STATE OF SOUTH CAROLINA
GREENVILLE COUNTY

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that MARCIA L. PRIDGEON, as ASSISTANT VICE PRESIDENT of BRANCH BANKING & TRUST COMPANY, a North Carolina 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 said instrument, s/he, in his/her capacity as such officer and with full authority, executed the same voluntarily for and as the act of said corporation on the day the same bears date.

Given under my hand and official seal this the 5TH day of MARCH, 2013.

[SEAL]



Crystal A. Watkins

Notary Public

My commission expires

9-28-2021



20130319000113680 2/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2013 11:00:33 AM FILED/CERT

Exhibit A

Description of BB&T's Security Instrument:

Mortgage from Bernadette Mullins, dated August 24, 2007, in the amount of \$19,880.00, recorded as Instrument Number 20070911000424900 in Shelby County, AL.

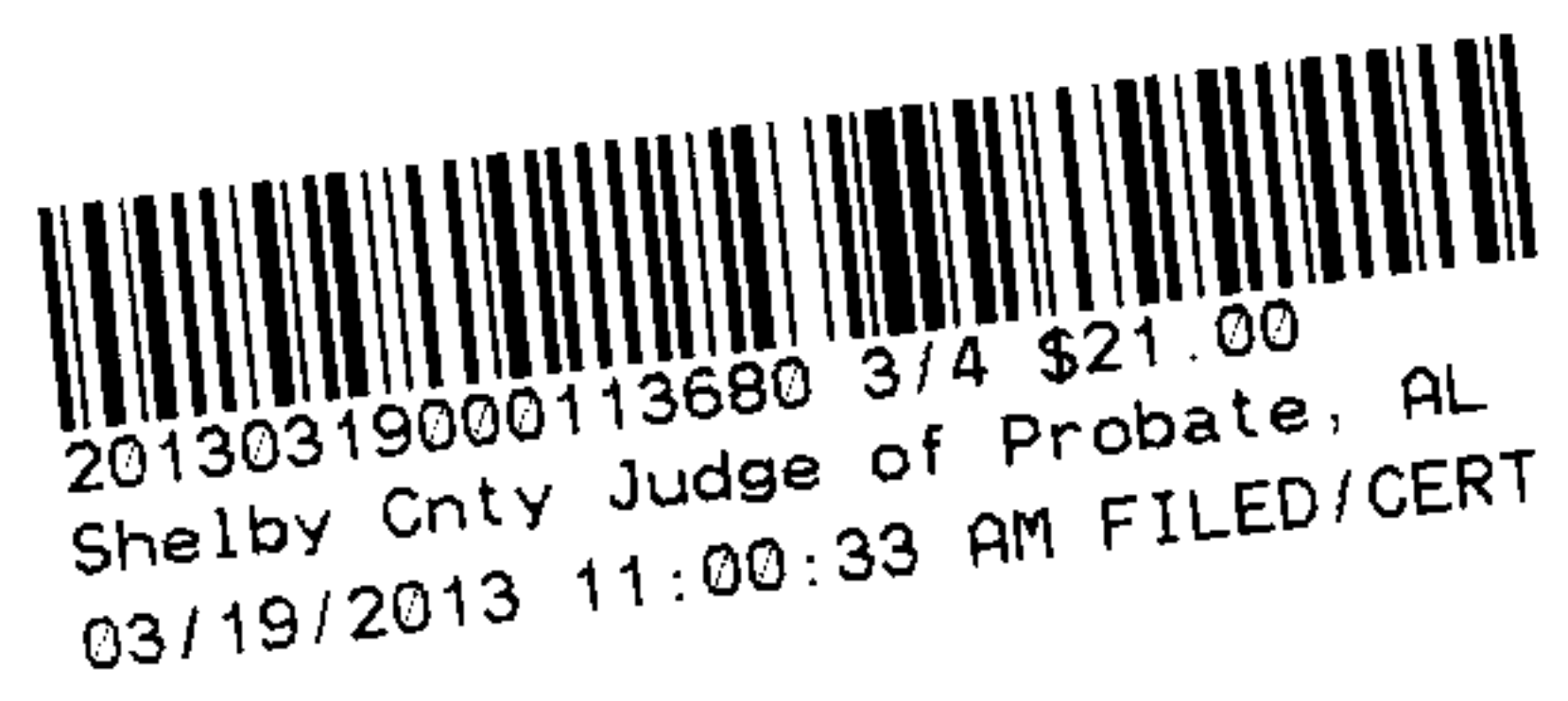


Exhibit B

Description of Lender's Security Instrument:



20130319000113680 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/19/2013 11:00:33 AM FILED/CERT