

SUBORDINATION AGREEMENT

Pursuant to the terms of the said mortgage entered into by and between Jamie Scruggs and Heather Scruggs, husband and wife, to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, SunTrust Mortgage, Inc.), MIN 1000104-0036624880-3, dated June 19, 2007, and recorded July 20, 2007, in Instrument 20070720000339720 of the public records of Shelby County, Alabama, given to secure the original principal sum of \$37,200.00;

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.


SUNTRUST MORTGAGE, INC., a Virginia corporation, does hereby declare said mortgage dated June 19, 2007, recording information as noted in Paragraph above, to be second and subordinate to the lien of the mortgage given by Jamie Scruggs and Heather Scruggs to SouthPoint Bank, the amount of said mortgage being One Hundred Eighty-Seven Thousand Three Hundred and no/100 Dollars (\$187,300.00), dated March 7,, 2013.


Said Mortgage encumbering certain real estate property described as:

Lot 9, according to the Survey of Lacey's Grove Phase 1 as recorded in Map Book 35, page 137, in the Probate office of Shelby County, Alabama.

In witness whereof, this Subordination Agreement has been executed on this 13th day of February, 2013.

Mortgage Electronic Registration Systems, Inc. as nominee for
SUNTRUST MORTGAGE, INC.

By 
Name: Judith Reighard
Its: Vice President


20130328000129350 1/1 \$14.00
Shelby Cnty Judge of Probate, AL
03/28/2013 02:00:39 PM FILED/CERT

STATE OF Virginia)
~~COUNTY OF~~ City of Richmond)

I, the undersigned, a Notary Public, in and for said county, in said state, hereby certify that Judith Reighard, whose name as Vice President of SunTrust Mortgage, Inc., is signed to the foregoing agreement and who is known to me, acknowledged before me that being informed of the contents of the above and foregoing agreement, (s)he, in his/her capacity as such officer, executed the same voluntarily for and as the act of said SunTrust Mortgage, Inc. (Mortgage Electronic Registration Systems, Inc. as nominee for *)

Given under my hand this 13 day of February, 2013.


NOTARY PUBLIC
My commission expires: 12-31-2014

Prepared by:
Jul Ann McLeod, Esq.
1957 Hoover Court, Suite 306
Birmingham AL 35226

