

STATE OF ALABAMA)
COUNTY OF SHELBY)

20130404000140120 1/1 \$15.00
Shelby Cnty Judge of Probate, AL
04/04/2013 01:41:11 PM FILED/CERT

SUBORDINATION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS; that, in consideration of One Dollar (\$1.00) and other good and valuable considerations, receipt and sufficiency of which are hereby acknowledged, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., a Delaware corporation, (solely as nominee for Lender, Hometown Lenders, LLC, and Lender's successors and assigns), holder of that certain Mortgage executed by Latoya N. Floyd, a single person, to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns), dated the 19th day of March, 2010, which Mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 20100323000084990; as corrected by that certain Corrected Mortgage executed by Latoya Floyd Ledyard and husband, Bosnic N. Ledyard and recorded in said Probate Office under Instrument Number 20110207000043870, securing an indebtedness in the principal amount of Four Thousand Four Hundred Seven and No/100 Dollars (\$4,407.00) ("MERS Mortgage"), does hereby subordinate and make second and subservient the MERS Mortgage and the rights therein contained to that certain Mortgage executed by Latoya N. Floyd, a single person, to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns), dated the 19th day of March, 2010, which Mortgage was recorded in the Office of the Judge of Probate of Shelby County, Alabama, under Instrument Number 20100323000085040; as corrected by that certain Corrected Mortgage executed by Latoya Floyd Ledyard and husband, Bosnic N. Ledyard and recorded in said Probate Office under Instrument Number 20110207000043860; said Mortgage having been transferred and assigned by Mortgage Electronic Registration Systems, Inc. (solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns) to Alabama Housing Finance Authority by virtue of that certain Assignment of Mortgage dated January 23, 2013 and recorded in said Probate Office under Instrument Number 20130128000037050, securing an indebtedness in the principal amount of One Hundred Forty-Four Thousand Two Hundred Thirty-Eight and No/100 Dollars (\$144,238.00).

IN WITNESS WHEREOF, the undersigned, has caused this instrument to be executed by its duly authorized officer, on this the 15 day of March, 2013.

**MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
("MERS"), (solely as nominee for Lender,
BancorpSouth Bank and Lender's successors
and assigns)**

WITNESS:

BY: _____

BY: _____

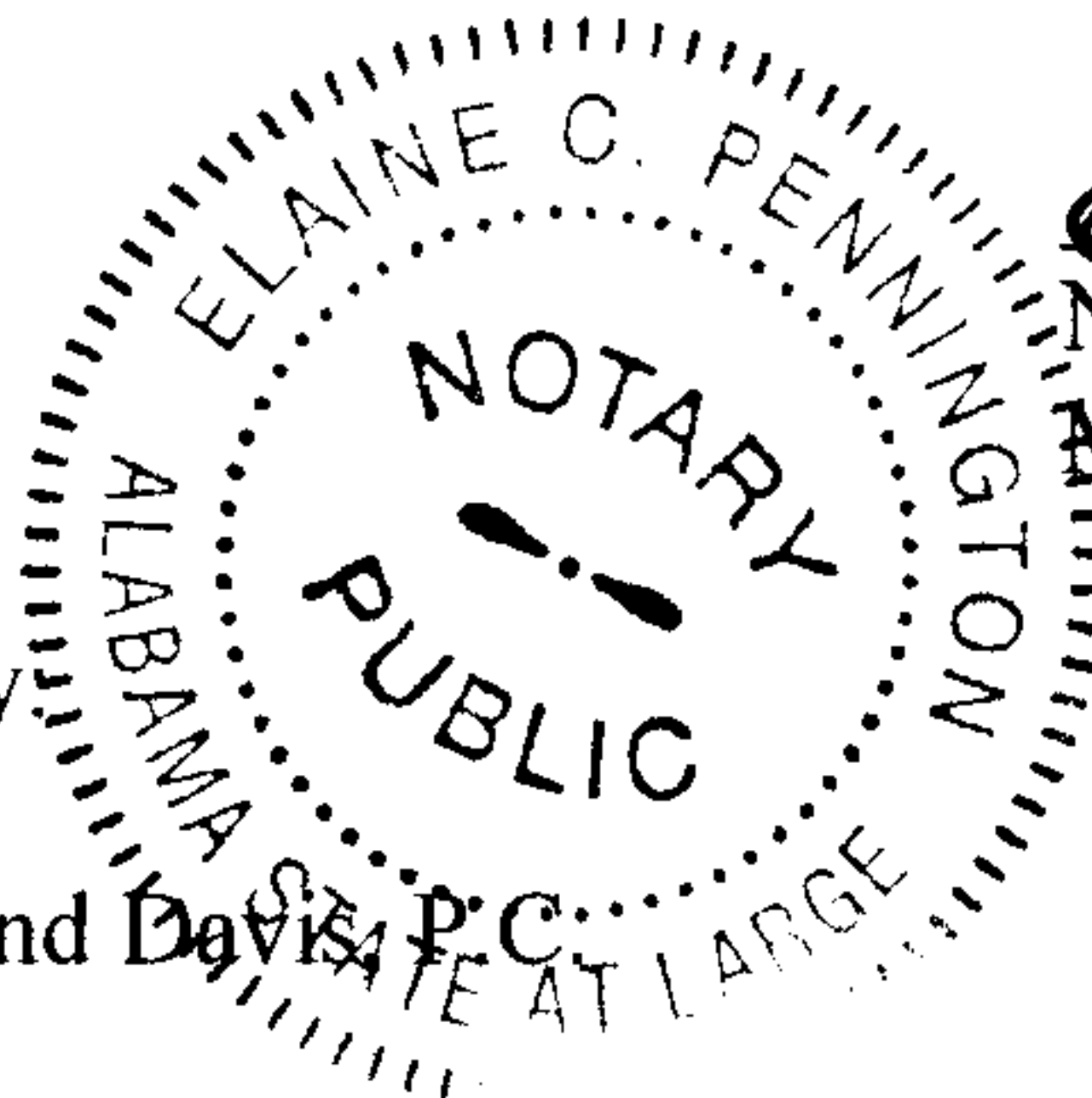
Its: Servicing Manager

STATE OF ALABAMA)
COUNTY OF MONTGOMERY)

I, the undersigned authority, a Notary Public in and for said county in said state, hereby certify that Gregory E. Beavers, whose name as Servicing Manager of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (solely as nominee for Lender, BancorpSouth Bank and Lender's successors and assigns)** 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 the above and foregoing instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation, acting in its capacity solely as nominee for Lender, BancorpSouth Bank, and Lender's successors and assigns on the day the same bears date.

Given under my hand and official seal this the 15 day of March, 2013.

(Seal)



Elaine C. Pennington
Notary Public: Elaine Pennington
My commission expires: 03/16/15

This instrument was prepared by:
Bowdy J. Brown, Esq.
Sasser, Sefton, Brown, Tipton and Davis, P.C.
Post Office Box 242127
Montgomery, Alabama 36124-2127
Our File No.: 49696-619 Latoya Floyd Ledyard and Bosnic N. Ledyard