


When Recorded Return To:
21st Mortgage
620 Market Street, Suite 100
Knoxville, TN 37902


20130612000241480 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/12/2013 02:36:42 PM FILED/CERT

21st Mortgage Loan Number: 415411
Prepared By:
Kevin Anton
620 Market St. Ste. 100
Knoxville, TN 37902

SUBORDINATION AGREEMENT

This Agreement is made this May 16, 2013 by and between **Direct Mortgage, Corp., its successors and/or assigns, as their interest may appear** (Lender) and **Mortgage Electronic Registration System (MERS) as nominee for 21st Mortgage Corporation, a Delaware Corporation (Lienholder)**.

Whereas the Lienholder is the holder of a mortgage/deed of trust/lien in the principal amount of \$ **56,800.00** executed by **Angela L. Davis and Russell F. Davis** ("Borrowers"), in favor of **Mortgage Electronic Registration Systems, Inc., a Delaware Limited Liability Company**, dated **May 1, 2007**, recorded **May 14, 2007**, in Book **NA**, Page **NA**, as Instrument **20070514000224590**, which was subsequently assigned to **21st Mortgage Corporation, a Delaware Corporation**, covering the property commonly known as **2008 Long Branch Cir., Calera, AL, 35040** (the "Property") described in the attached Exhibit A.

Whereas Lender intends to make a loan to the Borrowers in the principal amount not to exceed \$**193,234.00** dated **6-3-2013**, to be secured by a mortgage/deed of trust covering the Property, and

Whereas Lender will only make the loan to the Borrower provided that Lienholder's Lien is subordinate to Lender's Lien, and

Whereas Lienholder intends that Lender's Lien be prior and superior to Lienholder's Lien.

Now, Therefore, it is agreed that in consideration of mutual benefits accruing to the parties hereto, the adequacy and receipt of which is hereby acknowledged, Lienholder agrees to subordinate and make Lienholder's Lien subordinate and junior to Lender's lien without waiving any of its other rights under the mortgage or deed of trust that represent Lienholder's lien of record.

MERS# 100196800030978469

MERS 1-888-679-6377

Mortgage Electronic Registration Systems, Inc. (MERS)

By: [Signature]
Troy Fussell, Assistant Secretary for MERS

Printed Name Troy Fussell

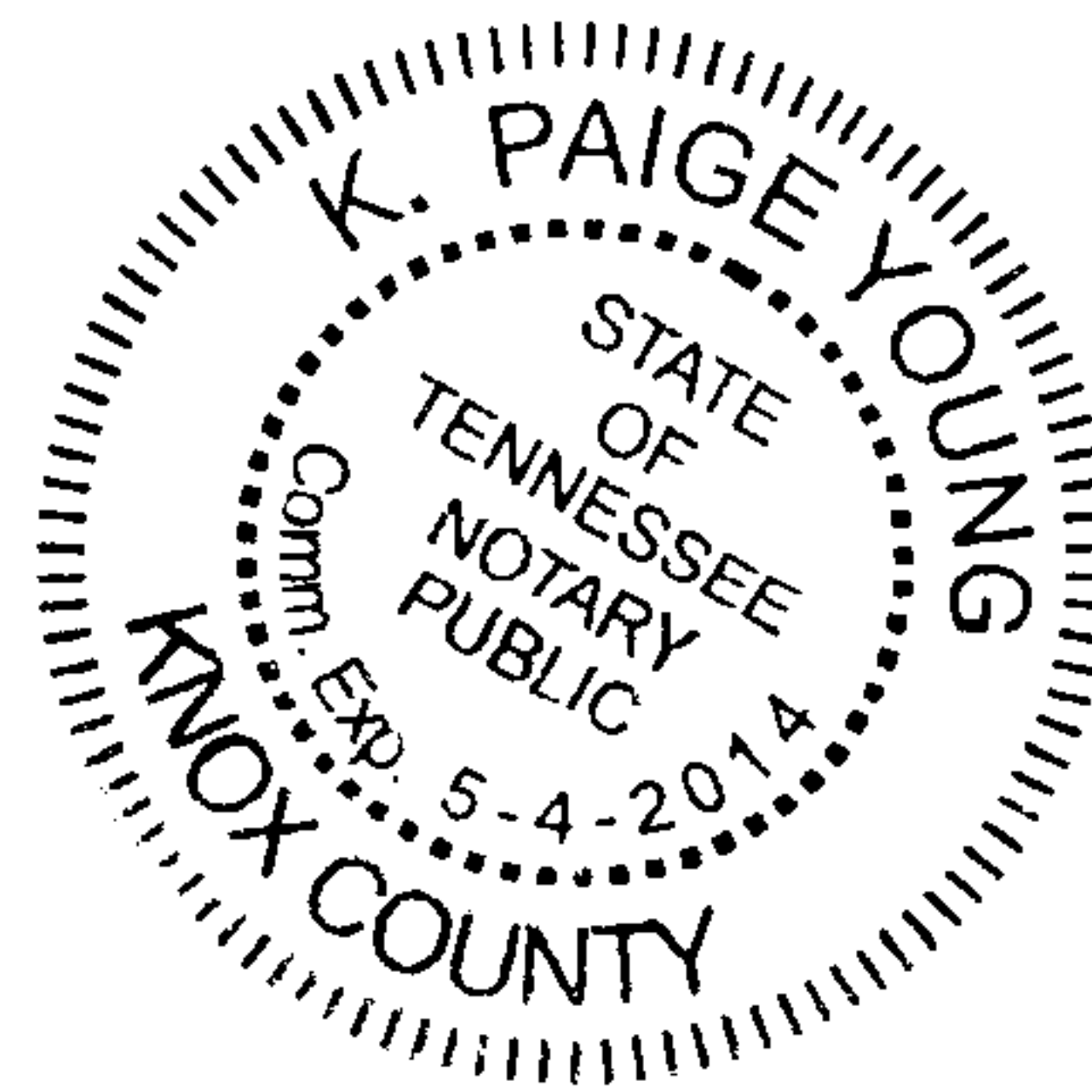
Title: Vice President

State of TN

County of Knox

On May 16, 2013 before me, K. Paige Young (Notary Name) personally appeared Troy Fussell (Lienholder Representative), MERS Assistant Secretary, personally known to me (or provided to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

K. Paige Young (Notary Signature)
Notary Public County of Knox, Acting in Knox County.
State of TN
My commission expires 5-4-14



20130612000241480 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/12/2013 02:36:42 PM FILED/CERT

20070614000224590 8/8 \$118.20
Shelby Cnty Judge of Probate, AL
05/14/2007 01:47:08PM FILED/CERT

Exhibit A

3097846

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT: LOT 105, ACCORDING TO THE SURVEY OF FINAL PLAT LONG BRANCH ESTATES, PHASE 1, AS RECORDED IN MAP BOOK 34, PAGE 66, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

20130612000241480 3/3 \$18.00
Shelby Cnty Judge of Probate, AL
06/12/2013 02:36:42 PM FILED/CERT