TREPARED BY:

When Recorded Return To:

SunTrust Mortgage, Inc. 1001 Semmes Avenue

3rd Floor

Mail Code: RVW-5043

Attn: Final Docs Richmond, VA 23224

Loan Number: 0287134985 CYNTHIA J. THOMPSON

Return to:

Mortgage Electronic Registration Systems, Inc., as nominee for

Suntrust Mortgage, Inc., a Virginia Corporation

Property Tax ID#: 09 7 36 4 002 019.000

Order #: 7929013n Ref #: 0287134985

SUBORDINATION AGREEMENT

Shelby Cnty Judge of Probate, AL

07/19/2013 01:23:05 PM FILED/CERT

WITNESSETH, that whereas Party of the First Part is the owner and holder of a certain Mortgage taken out by CARL L. VANN and JEWEL VANN, in the original principal indebtedness of \$32,000.00, which Mortgage was recorded on 03/30/2007, as Instrument No.20070330000145080, of official records, encumbering the land situate in the County of Shelby, Alabama, described as follows:

SEE COMPLETE LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"

Property Address: 1056 Crawford Court, Chelsea, AL 35043

AND WHEREAS, CARL L. VANN and JEWEL VANN, has made application to the Party of the Second Part for a loan to SUNTRUST MORTGAGE, INC, its successors and/or assigns, as their interest may appear, (Loan #: 0287134985) in the amount not to exceed \$121,400.00, to be secured by a First Mortgage encumbering the above described premises, and Party of the Second Part has required as a condition precedent to making of said loan that the Party of the First Part subordinate its Mortgage and the lien thereof and all of its rights there under to the Mortgage to be placed upon said premises as aforesaid, and Party of the First Part is agreeable to such subordination.

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00), and other valuable consideration in hand paid by the Party of the Second Part to the Party of the First Part, receipt whereof is

hereby acknowledged, and as inducement for making the aforesaid loan by the Party of the Second Part to the aforesaid CARL L. VANN and JEWEL VANN, the Party of The First Part does hereby subordinate the aforesaid Mortgage by it and the lien thereof and all of its rights and there under to the mortgage recorded in Official Records, Book_____, Page_____, or Document Number _____ of the Public Records of Shelby County, Alabama, encumbering the above described premises and does hereby covenant with the Party of the Second Part that it has not transferred or assigned the aforesaid lien held by it, nor the Promissory Note it secures, nor any interest held by it in either of said instruments, and it executed this Subordination Agreement as sole owner of the entire interest held by it in said Note and Mortgage and declare any right or claim held by it to be subject and inferior to the Mortgage held by the Party of the Second Part and to all rights of the Party of the Second Part there under.

"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

20130719000294480 2/4 \$22.00 Shelby Cnty Judge of Probate, AL 07/19/2013 01:23:05 PM FILED/CERT

IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS HEREUNTO SET ITS HAND AND SEAL ON THE DAY AND YEAR FIRST WRITTEN.

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., as nominee
for Suntrust Mortgage, Inc., a Virginia Corporation

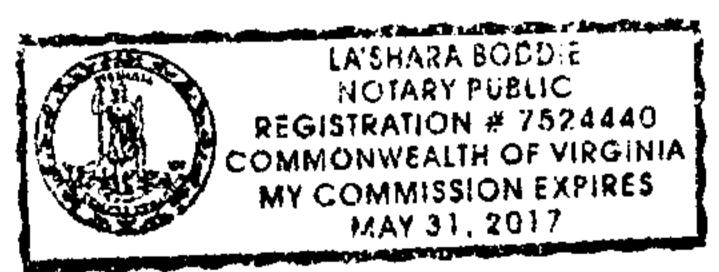
By:

Cynthia J. Thompson
Name:
Vice President



BEFORE ME, the undersigned authority, personally appeared by:

One of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for Suntrust Mortgage, Inc., a Virginia Corporation, who is known to me or has shown as identification, who after being by me first duly sworn, deposes and says that he/she has the full binding authority so execute this Subordination Agreement and he/she subscribed his/her name thereto in certification thereof.



STATE OF VIGINIA

Jeborah Wallace

COUNTY OF Richmond

Print Name

NOTARY PUBLIC LA'SHARA BODDIE

My Commission Expires 5/31/2017

No title search was performed on the subject property by the preparer. The preparer of this deed makes no representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents, no boundary survey was made at the time of this conveyance

20130719000294480 3/4 \$22.00 Shelby Cnty Judge of Probate, AL 07/19/2013 01:23:05 PM FILED/CERT

EXHIBIT "A"

REAL PROPERTY IN THE CITY OF CHELSEA, COUNTY OF SHELBY, STATE OF ALABAMA, DESCRIBED AS FOLLOWS:

LOT 6-19, ACCORDING TO THE MAP AND SURVEY OF CHELSEA PARK 6TH SECTOR, AS RECORDED IN MAP BOOK 37, PAGE 13 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE PARTICULARLY DESCRIBED IN DECLARATION OF EASEMENTS AND MASTER PROTECTIVE COVENANTS OF CHELSEA PARK, A RESIDENTIAL SUBDIVISION, EXECUTED BY THE GRANTOR AND FILED FOR RECORD AS INSTRUMENT NO. 20041014000566950 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA AND DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS FOR CHELSEA PARK 6TH SECTOR EXECUTED BY GRANTOR AND CHELSEA PARK RESIDENTIAL ASSOCIATION, INC., AND RECORDED AS INSTRUMENT NO. 20041026000590790 (WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, ARE HEREINAFTER COLLECTIVELY REFERRED TO AS THE "DECLARATION").

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO CARL L. VANN AND JEWEL VANN, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP FROM CHELSEA PARK HOMES, INC., AN ALABAMA CORPORATION, BY DEED DATED MARCH 21, 2007 AND RECORDED MARCH 30, 2007 AS INSTRUMENT NO. 20070330000145060 OF OFFICIAL RECORDS.

Commonly known as: 1056 Crawford Court, Chelsea, AL 35043

APN #: 09 7 36 4 002 019.000

47236920 AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT

WHEN RECORDED, RETURN TO: FIRST AMERICAN MORTGAGE SERVICES 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING

20130719000294480 4/4 \$22.00 20130719000294480 of Probate, AL Shelby Cnty Judge of Probate, O7/19/2013 01:23:05 PM FILED/CERT