



20130730000309100 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
07/30/2013 01:26:19 PM FILED/CERT

SUBORDINATION AGREEMENT

WHEREAS, Mortgage Electronic Registration Systems, Inc., MIN # _____ as nominee for Sun Trust Mortgage, Inc., the undersigned, has agreed to loan to Tonya C. Myers and Chris J. Myers a loan not to exceed the sum of \$152,270.00 to be secured by a real estate mortgage covering the premises known as 945 Narrows Point Drive, Birmingham, AL 35242.

WHEREAS, Mortgage Electronic Registration Systems, Inc., MIN # 100104-0034865246-0 as nominee for Sun Trust Mortgage, Inc., is the holder of a Mortgage covering the said premises at 945 Narrows Point Drive, Birmingham, AL 35242 dated 5/25/2007 and recorded 6/11/2007 in the amount of \$30,400.00 in the Shelby County Land Evidence Records in the State of AL in Instrument # 20070611000270460

WHEREAS, Mortgage Electronic Registration Systems, Inc., MIN # _____ as nominee for Sun Trust Mortgage, Inc., has agreed to make said loan not to exceed the sum of \$152,270.00 upon the condition that Mortgage Electronic Registration Systems, Inc., MIN # 100104-0034865246-0 as nominee for Sun Trust Mortgage, Inc., shall subordinate the mortgage held by them.

NOW, THEREFORE, Mortgage Electronic Registration Systems, Inc., MIN # 100104-0034865246-0 as nominee for Mortgage Electronic Registration Systems, Inc., for themselves, their successors and assigns, does hereby covenant and agree with the said Mortgage Electronic Registration Systems, Inc., MIN # _____ as nominee for Sun Trust Mortgage, Inc. that the mortgage held by them dated 5/25/2007 and recorded 6/11/2007 in the amount of \$30,400.00 in the Shelby County Land Evidence Records in the State of AL in Instrument # 20070611000270460 shall be subject to and subordinate to the lien of the real estate mortgage to be executed and delivered by Tonya C. Myers and Chris J. Myers to secure a promissory note not to exceed the sum of \$152,270.00 recorded in Book X, at Page _____ with the same force and effect as if the said real estate mortgage in favor of Mortgage Electronic Registration Systems, Inc., MIN # _____ as nominee for Sun Trust Mortgage, Inc. had been executed, delivered and recorded prior to the execution, delivery and recording of the mortgage to Mortgage Electronic Registration Systems, Inc., MIN # 100104-0034865246-0 as nominee for Sun Trust Mortgage, Inc.

"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.

* 20130730000309090

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IN WITNESS WHEREOF, Mortgage Electronic Registration Systems, Inc.,
MIN # 100104-0034865246-0 as nominee for Sun Trust Mortgage, Inc. hereunto set
their hands this

20 day of JUNE, 2013.

Mortgage Electronic Registration Systems, Inc.
as nominee for SunTrust Mortgage, Inc.
its successors and assigns.

By: Tammy L. Brooks

Print Name: Tammy L. Brooks

Title: Vice President

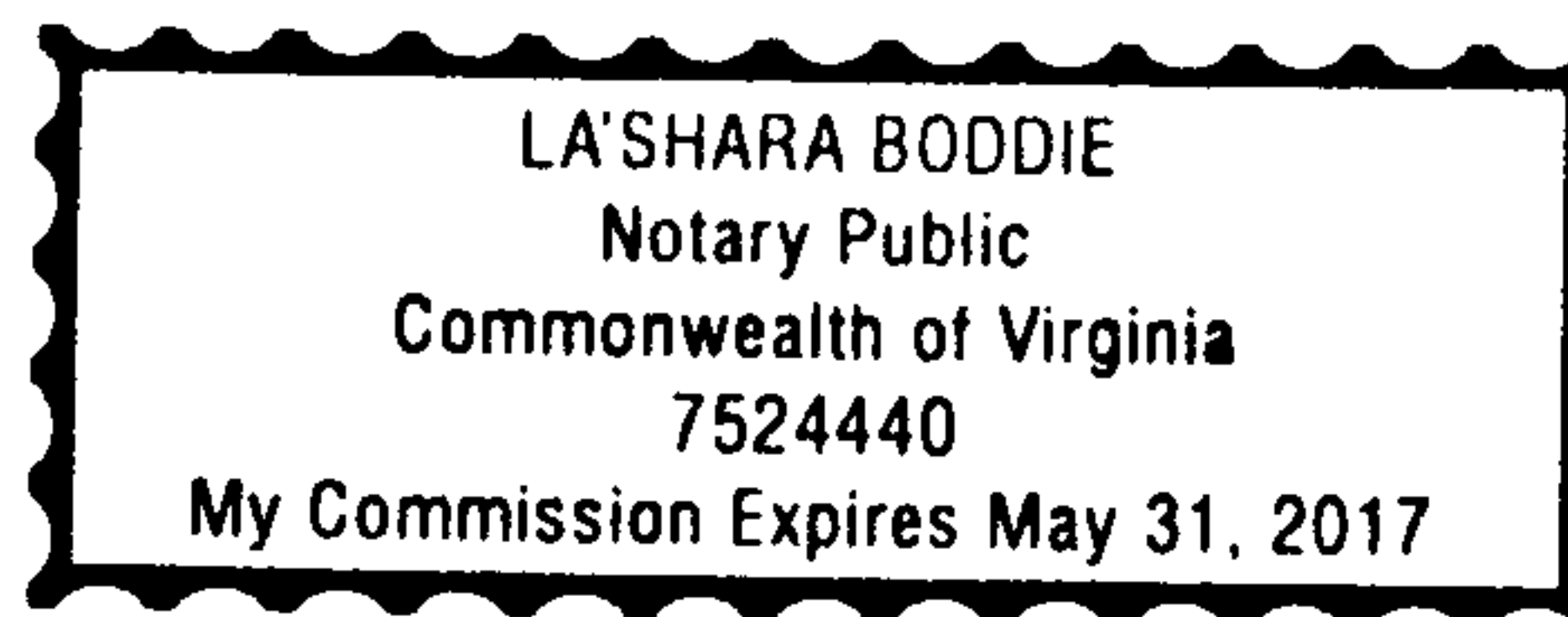
State of VA

City of Richmond




On this 20 Day of JUNE, 2013, in said City of Richmond, before me, the
undersigned notary public, personally appeared Tammy L. Brooks
as Vice President personally known to me or proved 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 capacity(ies) and that by his/her/their signature on the instrument the person,
or the entity upon behalf of which the person acted, executed the instrument.

La'Shara Boddie
Notary Public - La'Shara Boddie
My Commission Expires: 5/31/2017



SUNTRUST MORTGAGE, INC.
1001 Semmes Avenue
RVW-5043 / Final Docs
Richmond, VA 23224
STM Loan Number 0034865246


20130730000309100 2/3 \$18.00
Shelby Cnty Judge of Probate, AL
07/30/2013 01:26:19 PM FILED/CERT

20070611000270460 1/9 \$80.80
Shelby Cnty Judge of Probate, AL
06/11/2007 09:03:03AM FILED/CERT

Reli, Inc.
the TITLE and CLOSING PROFESSIONALS
3595 Grandview Parkway, Suite 600
Birmingham, AL 35243

NTC0700263A

MORTGAGE

AP#: MYERS0034865246

LN#: 0034865246

THIS MORTGAGE is made this 25th day of May
Tonya C Myers, AND CHRIS J MYERS, HER SPOUSE

MIN 1000104-0034865246-0
2007, between the Grantor,

(herein "Borrower"), and the Mortgagee,
Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's
successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone
number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. SunTrust Mortgage, Inc.
, a Virginia Corporation ("Lender") is organized and
existing under the laws of State of Virginia, and has an address of
901 Semmes Avenue, Richmond, VA 23224

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$30,400.00, which
indebtedness is evidenced by Borrower's note dated May 25, 2007 and extensions and renewals
thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not
sooner paid, due and payable on June 1, 2037;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all
other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the
performance of the covenants and agreements of Borrower herein contained, Borrower does hereby grant and convey to
MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with
power of sale, the following described property located in the County of Shelby

, State of Alabama:

LOT 66, ACCORDING TO THE FINAL PLAT OF NARROWS POINT-PHASE 5, AS RECORDED IN MAP
BOOK 35, AT PAGE 90 A&B, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY,
ALABAMA. TOGETHER WITH THE NONEXCLUSIVE EASEMENT TO USE THE COMMON AREAS AS MORE
PARTICULARLY DESCRIBED IN THE NARROWS RESIDENTIAL DECLARATION OF COVENANTS,
CONDITIONS AND RESTRICTION RECORDED AS INSTRUMENT NO. 2000-09755, AS AMENDED BY
INSTRUMENTS RECORDED AS INSTRUMENT NO. 2000-17136, INSTRUMENT NO. 2000-36696,
INSTRUMENT NO. 2001-38328, INSTRUMENT NO. 20020905000424180, INSTRUMENT NO.
20021017000508250, AND INSTRUMENT NO. 20030716000450980, AND INSTRUMENT NO.
20050831000450840, AND ALL RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA
(WHICH, TOGETHER WITH ALL AMENDMENTS THERETO, IS HEREINAFTER COLLECTIVELY REFERRED
TO AS THE "DECLARATION").

which has the address of 945 NARROWS POINT DRIVE [Street]
BIRMINGHAM [City], Alabama 35242 [ZIP Code] ("Property Address");

TO HAVE AND TO HOLD such property unto MERS (solely as nominee for Lender and Lender's successors and
assigns), and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on
the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the
property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this
Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower understands and agrees that MERS holds
only legal title to the interests granted by Borrower in this Mortgage; but, if necessary to comply with law or custom, MERS,
(as nominee for Lender and Lender's successors and assigns), has the right to exercise any or all of those interest, including,
but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not
limited to, releasing or canceling this Mortgage.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and
convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that
Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of
record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness
evidenced by the Note and late charges as provided in the Note.

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ALABAMA - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT WITH MERS

Initials: JM CU

Form 3001
Amended 2/01