

Prepared by:
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SUBAGREM 1/5

STATE OF ALABAMA
COUNTY OF SHELBY

SUBORDINATION AGREEMENT

8276235

Subordinating Lender:

Mortgage Electronic Registration Systems, Inc. as nominee for Pinnacle Bank
(hereinafter referred to as "Mortgage Electronic Registration Systems, Inc. as nominee for
Pinnacle Bank")

() _____

Property Owner:

KERRY DWAYNE STYRON, an Unmarried Man (hereinafter referred to as "Property
Owners")

9350 Brook Forest Circle
Helena, AL 35080

() _____

and

New Lender:

"MERS" is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(hereinafter referred to as "MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., as nominee for SunTrust Mortgage, Inc., its successors and assigns") 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
(888) 679-MERS

FOR PURPOSES OF RECORDING THIS DOCUMENT MORTGAGE, MERS IS THE
MORTGAGEE OF RECORD.

Indexing Instructions: Lot 50-C, Brook Forest Addition to Wyndham

WITNESSETH:

WHEREAS, Property Owners own certain property described in Exhibit A
and;

WHEREAS, Property Owners have given a Mortgage and Note to Mortgage Electronic
Registration Systems, Inc. as nominee for Pinnacle Bank which Mortgage and Note is in the
principal amount of \$25,000.00 and dated January 31, 2005, and recorded as Instrument No.
20050211000069370 in the office of the Records Office of SHELBY County, Alabama; and

WHEREAS, Property Owners have applied to MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and
assigns, for a loan to be made to Property Owners and to be evidenced by a promissory note
secured by a Mortgage and Note covering certain real property described in Exhibit A, which
property is currently subject to the prior lien of the Mortgage and Note to Mortgage Electronic
Registration Systems, Inc. as nominee for Pinnacle Bank. MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and
assigns, will make such loan to Property Owners only on the condition precedent that such
Mortgage and Note to Mortgage Electronic Registration Systems, Inc. as nominee for Pinnacle
Bank be subordinated to the lien of the Mortgage and Note described below to be given by
Property Owners to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as
nominee for SunTrust Mortgage, Inc., its successors and assigns.

WHEREAS, in order to accommodate said loan by MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and

assigns, Mortgage Electronic Registration Systems, Inc. as nominee for Pinnacle Bank has agreed to entered into this subordination agreement thereby placing MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and assigns, into a first lien position; and

WHEREAS, the parties have entered into this Subordination Agreement to evidence their understanding.

NOW THEREFORE, BE IT KNOWN, for and in consideration of the mutual promises and covenants contained herein and certain other good and valuable considerations, the receipt and sufficiency of which the parties acknowledge, Mortgage Electronic Registration Systems, Inc. as nominee for Pinnacle Bank does hereby declare its indebtedness and the Mortgage and Note securing same to be subordinate to the lien of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and assigns, in that Mortgage and Note in an amount not to exceed \$86,500.00 and dated 4-25-2014, 2014.

NOW THEREFORE, BE IT FURTHER KNOWN, that the above-mentioned Mortgage and Note executed by Property Owners in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Pinnacle Bank in the principal amount of \$25,000.00 and January 31, 2005, and recorded as Instrument No. 20050211000069370 in the office of the Records Office of SHELBY County, Alabama, is hereby made subordinate to that certain Deed of Trust executed by Property Owners in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and assigns, in that Mortgage and Note in an amount not to exceed \$86,500.00 and dated 4-25-2014, 2014. It is the intent of this instrument and the parties that the Mortgage and Note in favor of MORTGAGE

ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for SunTrust Mortgage, Inc., its successors and assigns, in that Mortgage and Note in an amount not to exceed \$86,500.00 and dated 4-25-2014, 2014, is to be a first lien on the subject property and will at all times be superior and prior to the Mortgage and Note in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Pinnacle Bank in the principal amount of \$25,000.00 and dated January 31, 2005, and recorded as Instrument No. 20050211000069370 in the office of the Records Office of SHELBY County, Alabama.

WITNESS MY SIGNATURE, on this the 23RD day of APRIL, 2014.



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

By:

K Springer

Its:

KIMBERLY SPRINGER, VICE PRESIDENT

STATE OF VIRGINIA

COUNTY OF /CITY OF RICHMOND

Personally appeared before me, the undersigned authority in and for said state and county, KIMBERLY SPRINGER who is VICE PRESIDENT of MORTGAGE*, a DELAWARE corporation, who acknowledge that he/she signed, executed, sealed and delivered the above and foregoing subordination agreement on the day and year therein mentioned for and on behalf and as the act and deed of said corporation, they being duly authorized so to do.

*Electronic Registration Systems, Inc. as nominee for Pinnacle Bank, its successors and assigns

Given under my hand and official seal on this 23RD day of APRIL
A.D. 2014.

Lashara Boddie
Notary Public LA'SHARA BODDIE

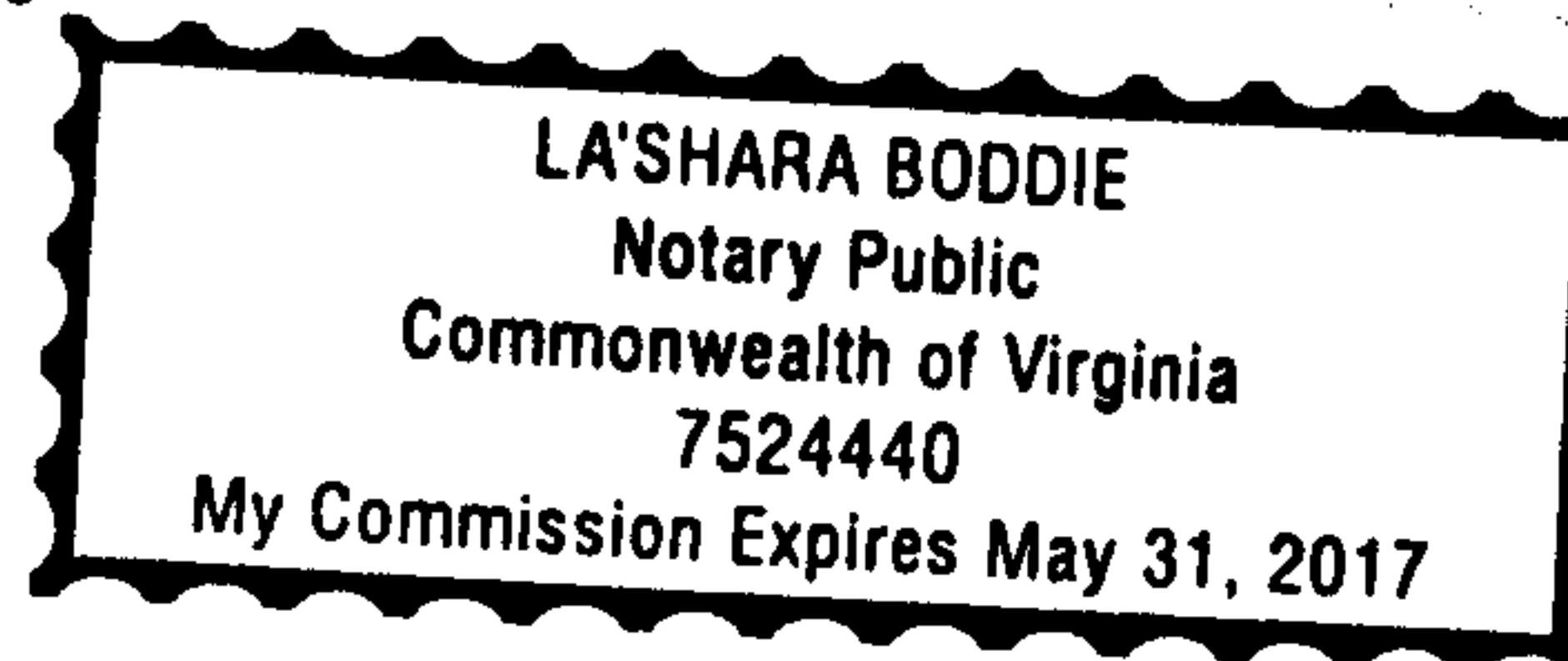


EXHIBIT A

Real property in the City of Helena, County of Shelby, State of Alabama, described as follows:

Lot 50-C, Brook Forest Addition to Wyndham, as recorded in Map Book 27, Page 25, in the Probate Office of Shelby County, Alabama.

Being all of that certain property conveyed to Kerry Dwayne Styron, an unmarried person from Nancy Howze, an unmarried person, by and through her attorney in fact, Ashley Bass Hibberts, by deed dated January 31, 2005, and recorded February 11, 2005, in Instrument No. 20050211000069340 of official records.

Commonly known as: 9350 Brook Forest Circle, Helena, AL 35080

APN #: 13-5-22-3-001-005-041

STYRON
48529780 AL
FIRST AMERICAN ELS
SUBORDINATION AGREEMENT

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING



Filed and Recorded
Official Public Records
Judge James W. Fairmeister, Probate Judge,
County Clerk
Shelby County, AL
05/07/2014 03:06:38 PM
\$26.00 CHERRY
20140507000137950

A handwritten signature in black ink, appearing to be "J. Fairmeister", is written over the official stamp.