

**SUBORDINATION AGREEMENT****Record Concurrently**

This Agreement is made and entered into on this 1 day of AUG., 2014, by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for SUNTRUST MORTGAGE, INC., its successors and/or assigns (hereinafter referred to as "Lender").

"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.

**RECITALS**

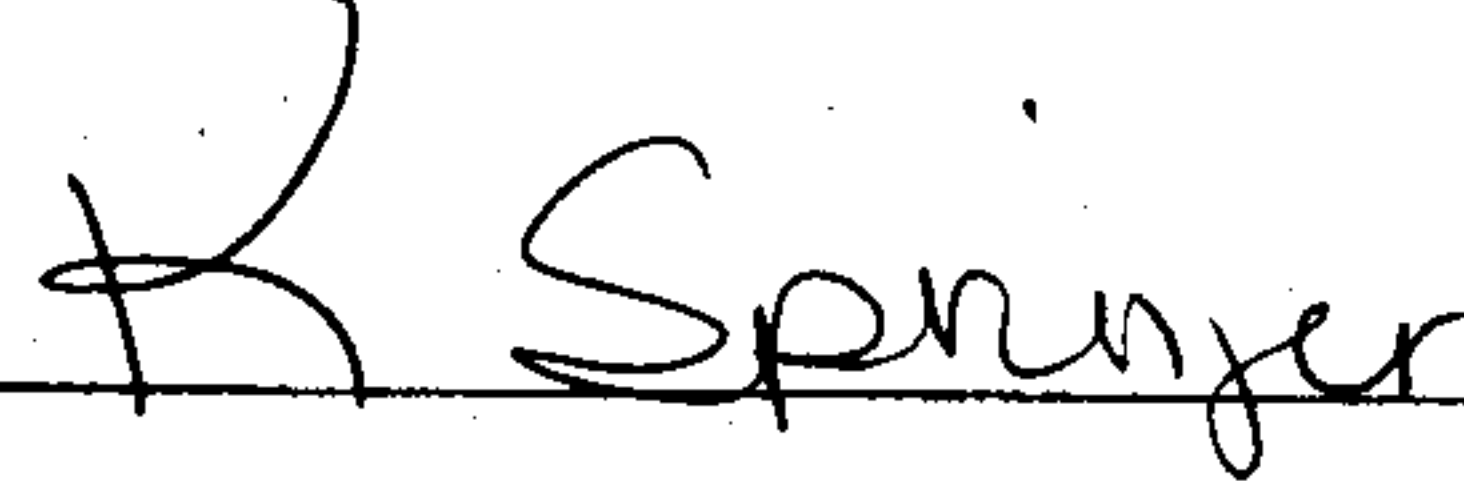
COLONIAL BANK, N.A. loaned to **SCOTT CARPENTER**, an unmarried man, ("Borrower") the sum of \$19,000.00. Such loan is evidenced by a note dated **07/26/2005** executed by Borrower in favor of COLONIAL BANK, N.A. which note is secured by a mortgage or other security agreement to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, recorded **08/09/2005** in, **Inst #20050809000407770**, in the Probate Records of Shelby County, Alabama. (**MIN# 100067500001876348**). Said mortgage was subsequently transferred to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for SUNTRUST MORTGAGE, INC., its successors and/or assigns, Borrower has requested that Lender lend to it a sum not to exceed \$74,000.00 which loan will be evidenced by a promissory note executed by Borrower in favor of Lender (the "Note"). The Note will be secured by a new mortgage of the same date as the Note (the "Mortgage"). Lender and Borrower have requested that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, execute this instrument, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for SUNTRUST MORTGAGE, INC., its successors and/or assigns.

**AGREEMENT**

In consideration of the premises and for other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, agrees the new Mortgage shall be and remain at all times a lien or charge on the property covered by the Mortgage prior and superior to the lien or charge of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, recorded **08/09/2005** in **Inst #20050809000407770**, in the Probate Records of Shelby County, Alabama to the extent the new Mortgage secures the debt evidenced by the Note and any and all renewals and extensions thereof, or of any part thereof, and all interest payable on all of said debt and on any and all such renewals and extensions, and to the extent of advances made under the Note of the Mortgage necessary to preserve the rights or interest of Lender thereunder, but not to the extent of any other future advances.

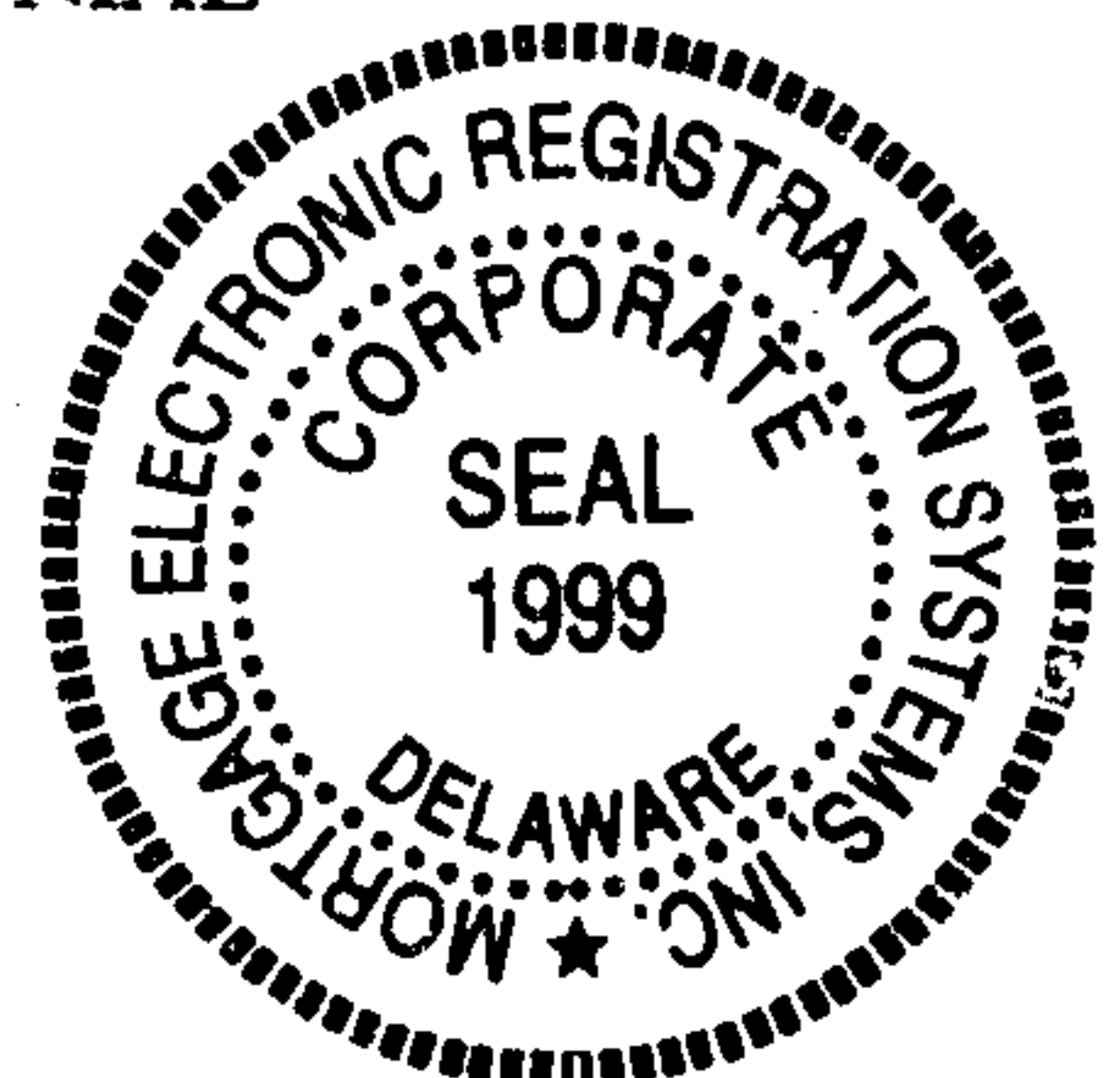
IN WITNESS WHEREOF, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and assigns.

BY:   
ITS: Kimberly Springer, Vice President



20141006000312660 1/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
10/06/2014 01:43:39 PM FILED/CERT





Page 2 - SCOTT CARPENTER SUBORDINATION  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL  
BANK, N. A., its successors and/or assigns.

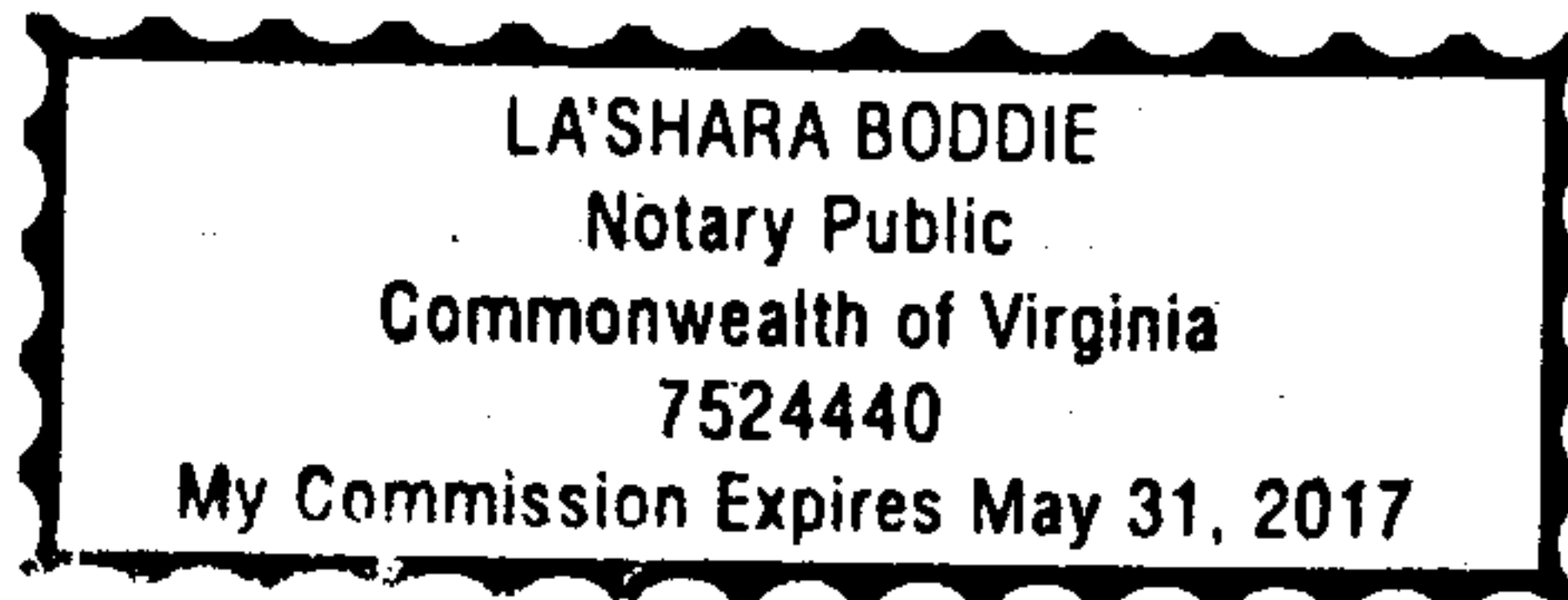
State of Virginia

County of /City of Richmond

PERSONALLY APPEARED BEFORE ME, the undersigned authority in and for said County and State,  
on this the 1st day of August, 2014, the within named  
Kimberly Springer who acknowledged that he/she is Vice President of  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL  
BANK, N. A., its successors and/or assigns, and that for and on behalf of the said MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) as nominee for COLONIAL BANK, N. A.,  
its successors and/or assigns, and as its act and deed, he/she executed the above and foregoing instrument,  
after first having been duly authorized by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. (MERS) as nominee for COLONIAL BANK, N. A., its successors and/or assigns, to do so.

LaShara Boddie  
Notary Public La'Shara Boddie

5.31.2017  
My Commission Expires



Borrower: Scott Carpenter  
Source of Title: Inst #20050809000407750

Prepared By:  
Dawn I. McDonald, Attorney at Law  
P. O. Box 610348  
Birmingham, AL 35261  
Phone: (205) 902-1010

Preparer is acting as scrivener only and assumes no liability for the correctness of the information herein contained.



20141006000312660 2/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
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Loan # : 0224675454

**Exhibit A**

## LEGAL DESCRIPTION

The following described property:

Unit 109, Building 1, in The Gables, a Condominium, a Condominium located in Shelby County, Alabama, as established by Declaration of Condominium and By-Laws thereto as recorded in Real Volume 10, Page 177, and amended in Real Volume 27, Page 733; Real Volume 50, Page 327 and Real Volume 50, Page 340 and re-recorded in Real Volume 50, Page 942 and Real Volume 166, Page 578 and amended in Real Volume 59, Page 19 and further amended by Corporate Volume 30, Page 407; Real Volume 96, Page 855 and Real Volume 97, Page 937 and By-Laws as shown in Real Volume 27, Page 733; and then amended in Real Volume 50, Page 325; further amended by Real Volume 189, Page 222; Real Volume 222, Page 691 and Real Volume 238, Page 241, together with an undivided interest in the Common Elements, as set forth in the aforesaid mentioned Declaration, said Unit being more particularly described in the floor plans and architectural drawings of The Gables Condominium as recorded in Map Book 9, Pages 41 thru 44, and amended in Map Book 9, Page 135, and Map Book 10, Page 49, further amended by Map book 12, Page 50. In the Probate Office of Shelby County, Alabama

Assessor's Parcel No: 109300991004009



20141006000312660 3/3 \$22.00  
Shelby Cnty Judge of Probate, AL  
10/06/2014 01:43:39 PM FILED/CERT

**AFTER RECORDING MAIL TO:****SunTrust Mortgage, Inc.**

1001 Semmes Avenue

RVW-5043 / Final Docs

Richmond, Virginia 23224

STM Loan #: 0202147930