

20150610000193400
06/10/2015 08:53:03 AM
SUBAGREM 1/3

Prepared by and Return to:

SunTrust Mortgage, Inc.
RVW 5043/Final Docs
1001 Semmes Avenue
Richmond, VA 23224
MIN: 1000104 0290932458 8
STM: 0290932458

10415346

SUBORDINATION of MORTGAGE

Made, this day May 14, 2015

Record Concurrently

FROM

Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage Inc., its successors, and assigns, with its primary office at

1901 E Voorhees Street, Suite, C, Danville, IL 61834 (hereinafter called "OLD LENDER")

TO

Mortgage Electronic Registration Systems, Inc. as SunTrust Mortgage Inc., its successors, and assigns (New Lender), with its primary office at

1901 E Voorhees Street, Suite, C, Danville, IL 61834 (hereinafter called "NEW LENDER").

WHEREAS, OLD LENDER is the holder of a valid Mortgage, Deed of Trust or Deed to Secure Debt ("Security Instrument") granted by **CHARLES C WESTBROOK and SUZANNE A WESTBROOK** ("OWNER" whether one or more) covering certain real property owned by OWNER and located in the County of **SHELBY** and State of **ALABAMA** more fully described on "Exhibit A" (hereinafter the "PROPERTY") which Security Instrument was dated **June 27, 2008** and recorded on **July 1, 2008** in the Recorder's office in the County of **SHELBY** and State of **ALABAMA** in Book# and Page # and/or Instrument Number # **20080701000267830** in the amount of \$ **37,500.00** (hereinafter the "PRIOR SECURITY INSTRUMENT"); and

WHEREAS, OWNER has granted NEW LENDER a Security Instrument on the PROPERTY and NEW LENDER has recorded the Security Instrument in the Office of the Recorder's office of **SHELBY** County and State of **ALABAMA** on (date) at Book No , Page ("NEW LENDER'S SECURITY INSTRUMENT"); in an amount not to exceed \$ **184,200.00** and

WHEREAS the OLD LENDER has agreed to subordinate the PRIOR SECURITY INSTRUMENT to NEW LENDER'S SECURITY INSTRUMENT.

WHEREAS, THEREFORE, INTENDING TO BE LEGALLY BOUND and in consideration of \$1.00 (One Dollar) and other good and valuable consideration, receipt of which is hereby acknowledged, the parties agree as follows:

1. Subordination of Lien: The OLD LENDER hereby subordinates the PRIOR SECURITY INSTRUMENT and its lien position in and on the PROPERTY to the NEW LENDER'S Security Instrument and the lien thereof, as if the NEW LENDER'S Security Instrument had been recorded first in time to the PRIOR SECURITY INSTRUMENT and so that all public records will reflect NEW LENDER'S SECURITY INSTRUMENT to be superior in lien to the PRIOR SECURITY INSTRUMENT.

2. This Subordination shall be binding upon and inure to the benefit of the respective heirs, successors, and assigns of OLD LENDER and NEW LENDER.

3. It is expressly understood and agreed that, except for this subordination, the validity of the Mortgage now held by the OLD LENDER and all terms and condition thereof, is unaffected

"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.

WITNESS the hand and seal of the said OLD LENDER

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

By Brooks

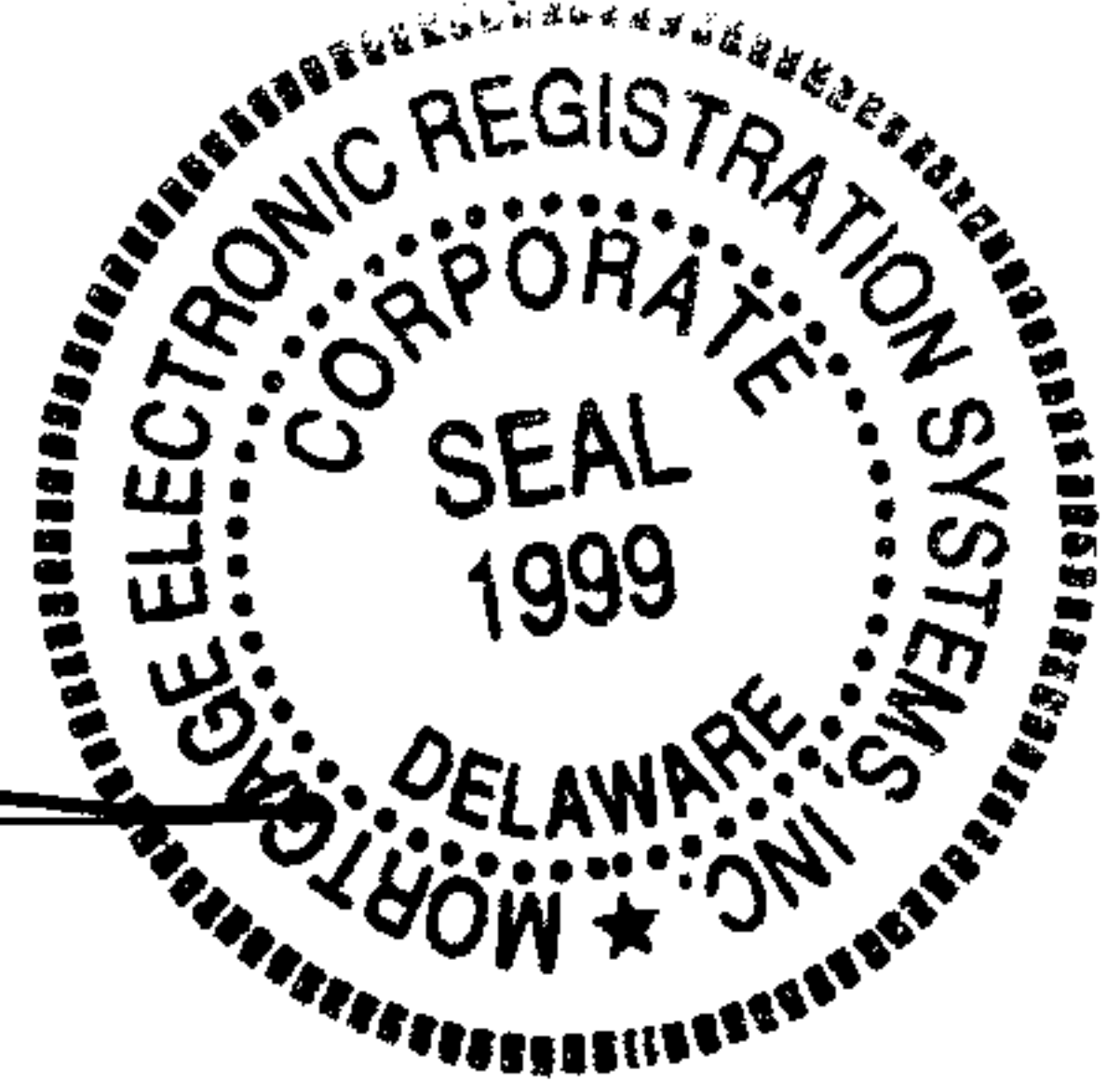
TITLE Vice President

Deborah Wallace

Witness 1: Deborah Wallace

Tammy L Brooks (SEAL)

Witness 2: Andrea Henderson



State of Virginia } SS.
City of Richmond } SS.

The forgoing instrument was acknowledged before me this 14th day of May 2015, by Tammy L Brooks (name of official), Vice President (title of official) of Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage Inc., its successors, and assigns, a corporation, on behalf of the corporation. He/she is personally known to me or has produced (known to me) (type of identification) as identification.

Vicky H Serafim
Notary Public

Print Name: Vicky H. Serafim

Title or Rank: Notary

My Commission Expires: 12.31.2018

Serial No, if any: 223868

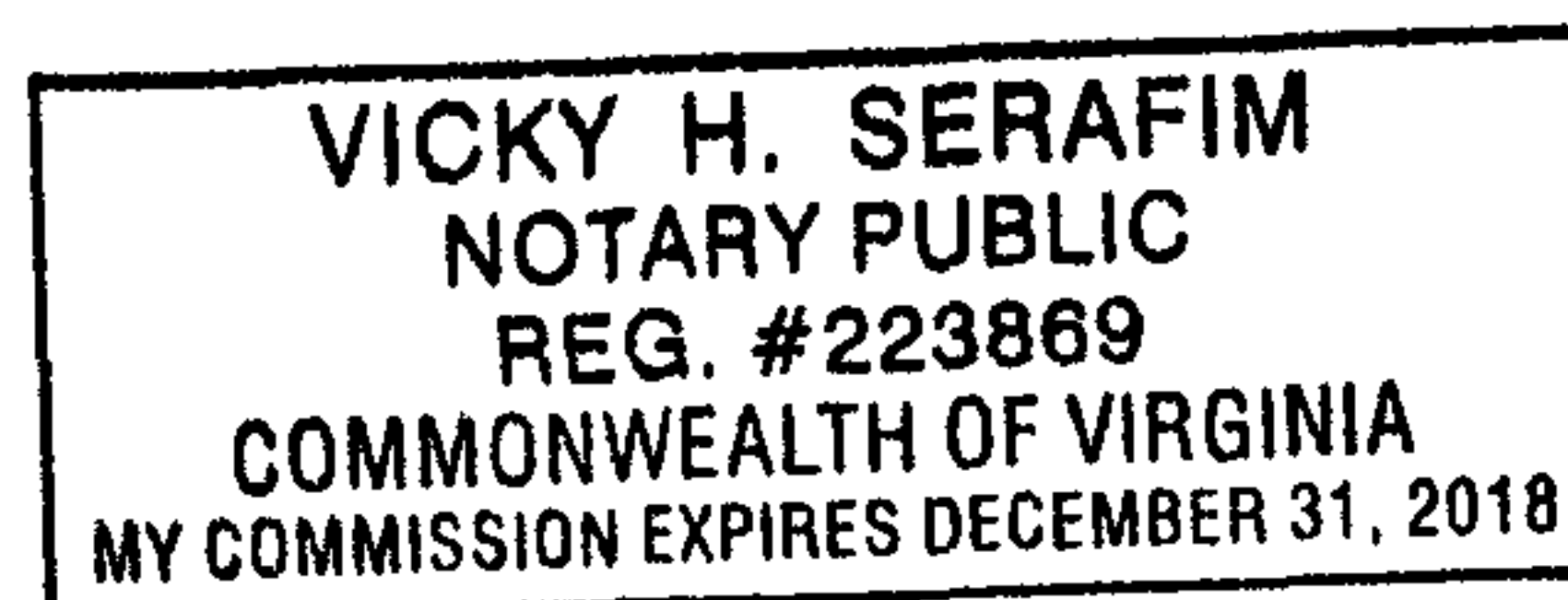


Exhibit "A"

Property Address: 124 LAKE CHELSEA DRIVE CHELSEA, ALABAMA 35043

Lot 9-9, according to the Map and Survey of Chelsea Park - 9th Sector, as recorded in Map Book 37, Page 47, 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 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 7th Sector executed by Grantor and Chelsea Park Residential Association, Inc. and recorded as Instrument No. 20061229000659740 and Instrument No. 20060920000468120, (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
06/10/2015 08:53:03 AM
\$22.00 CHERRY
20150610000193400

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the printed name of the Probate Judge.