

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION OF RECORDED LIEN

KNOW ALL MEN BY THESE PRESENTS, that the undersigned University Federal Credit Union for good and valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate the lien of that certain Mortgage having a maximum amount of \$20,000.00 executed by James J & Kerry Y Renfroe and recorded as Instrument Number 200205-22178 in the Probate Office of Shelby County, Alabama, to the lien of that certain Mortgage executed by the aforesaid James J & Kerry Y Renfroe to Americas Choice Mortgage Inc. Its Successors and or Assigns dated 2002, in the amount of \$103,500.00. .

IN WITNESS WHEREOF, the undersigned has duly executed this instrument this the 30th day of August, 2002.

UNIVERSITY FEDERAL CREDIT UNION

BY: *S. Glenn Bryan*

ITS: Senior Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that S. Glenn Bryan whose name as Senior Vice President of University Federal Credit Union is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents thereof, he, as such officer and with full authority, executed the same voluntarily for and as the act of such corporation.

Given under my hand and official seal, this the 30th day of August, 2002.

Notary Public

David Ray Bryan

Mt commission expires July 20, 2005.

