

28081  
Shelby County

STATE OF ALABAMA )  
JEFFERSON COUNTY )

20041029000597390 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
10/29/2004 10:35:00 FILED/CERTIFIED

### SUBORDINATION AGREEMENT

WHEREAS, Prakash Roy, and Tara P. Roy, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #2001-38030 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned America's First Federal Credit Union, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to **Hamilton Mortgage Corporation** recorded on Real Volume 200306, Page 356950, in the Office of the Judge of Probate of Shelby County, being in the amount of \$160,000.00, executed by the said Prakash Roy and Tara P. Roy on the property described as:

Lot 112, according to the Survey of Highland Lakes 1<sup>st</sup> Sector, as recorded in Map Book 18, Page 37 A through G, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Hamilton Mortgage Corporation** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Hamilton Mortgage Corporation**, the receipt whereof being hereby acknowledged, the undersigned America's First Federal Credit Union does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to **Hamilton Mortgage Corporation**, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said America's First Federal Credit Union has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

America's First Federal Credit Union

BY: Mark Shaddix  
Mark Shaddix, Mortgage Operations Manager

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Mortgage Operations Manager of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Mark Shaddix, as such Mortgage Operations Manager and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 22<sup>nd</sup> day of May, 2003.

Jane A. Sumner  
Notary Public

My Commission Expires: 4/28/2005