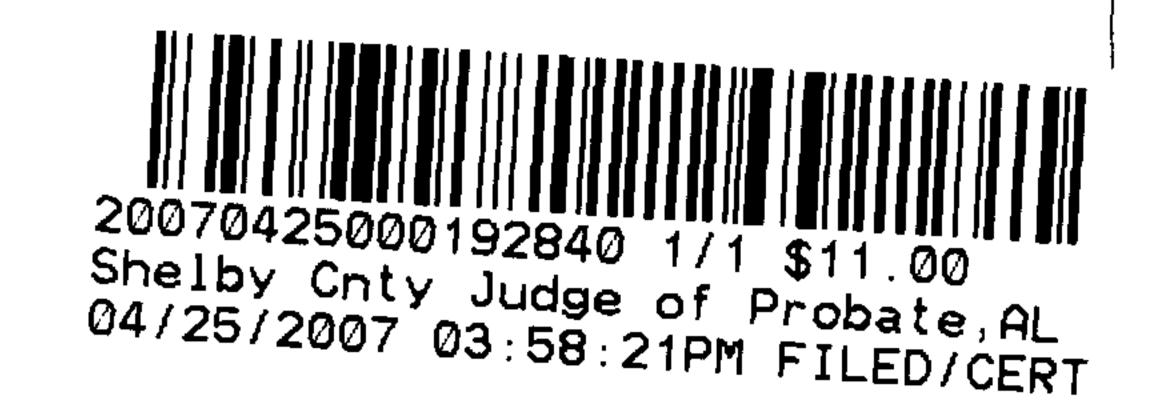
15634



STATE OF ALABAMA

COUNTY OF SHELBY

## SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that America's First Credit Union as present legal holder and owner of that certain judgment lien DV2006000157.00 executed by America's First Credit Union against Amanda Nichols, dated 04/18/06 and filed 06/05/06 in the Instrument 20060605000264220 in the Office of the Judge of Probate of Shelby Office of the Judge of Probate of Shelby County, Alabama, and concerning the real property lying Within and being within in Shelby County, Alabama, described as follows, to wit:

LOT 75, ACCORDING TO THE SURVEY OF CAMDEN COVE, SECTOR 5, AS RECORDED IN MAP BOOK 29, PAGE 148, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

For and in consideration of the sum of Ten and 00/100 Dollars (\$10.00), and other valuable consideration in hand paid, the receipt of which is hereby acknowledged, America's First Credit Union, has and by these presents does hereby waive the priority of the lien of said judgment lien as the following described judgment lien is concerned, but not otherwise:

That certain Mortgage from Lynn Robertson and Amanda Reed, as Mortgagor, in favor of First American Bank, as Mortgagee, the amount of \$162,750.00, dated April 16, 2007, and recorded in in the Office of the Judge of Probate of Shelby County, Alabama.

I, the undersigned, a Notary Public in and for said county and state, hereby certify that W. SPENCER FRAWLEY, whose name is signed as ATTORNEY IN FACT of AMERICA'S FIRST C.U. to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of this conveyance, he executed the same voluntarily as and for the act of said corporation on the day the same bears date.

THIS the day of \_\_\_\_\_\_\_, 200K

SHELBY

COUNTY OF

Notary Public
Commission Expires:

MOTARY PUBLIC STATE OF ALABAMA AT LARGE MY COMMISSION EXPIRES: Fub 27, 2005 SCHOOL PRODUCTION STRAIG PRODUCTION OF THE PROPERTY OF THE PROPERT

THIS INSTRUMENT PREPARED BY: