

## SUBORDINATION AGREEMENT

This Subordination Agreement, made June 4, 2009 between Wells Fargo Bank, N.A. ("Requestor"), and Mutual Savings Credit Union ("Lender")

Witnesseth:

Whereas, the Lender now owns and holds the following mortgages and the Bond or Note secured thereby Mortgage Dated: June 28, 2005 made by: TONI REEVES, A SINGLE PERSON to MUTUAL SAVINGS CREDIT UNION, in the principal sum of \$15,700.00 and recorded July 19, 2005 in Instrument # 20050719000359380 in the Office of the Shelby County Judge of Probate, Shelby County, Alabama covering legal description:

LOT 18, EXCEPT THE NORTH 5 FEET THEREOF ACCORDING TO THE SURVEY OF CAHABA MANOR TOWN HOMES, FIRST ADDITION, AS RECORDED IN MAP BOOK 7, PAGE 57, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, SITUATED IN SHELBY COUNTY, ALABAMA.

with a property address of: 727 Cahaba Manor Trail, Pelham, Al 35124 particularly described therein ("The Premises") and,

Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to secure a principal sum not to exceed \$59,872.00 dollars and interest, covering the Premises and

DATED June 19, 2009

Whereas, REQUESTER accepted said mortgage believing the mortgages held by Mutual Savings Credit Union would be subordinated in the Manner hereinafter mentioned;

Now therefore, in consideration of \$1.00 and other good and valuable consideration paid to Mutual Savings Credit Union receipt of which is hereby acknowledge, the Lender hereby covenants and agrees with REQUESTER that said mortgages held by Mutual Savings Credit Union shall be subject and subordinate in lien to the lien of a Mortgage not to exceed \$59,872.00 dollars and the interest thereon delivered to REQUESTER.

This agreement may not be changed or terminated orally. This Agreement shall bind and endure to the benefit of the parties hereto, their respective heirs, representatives, successors and assigns.

The Lender has duly executed this Agreement on June 4, 2009.

MUTUAL SAVINGS CREDIT UNION

JEFF GRAHAM, DIRECTOR LENDING SERVICE

STATE OF ALABAMA  
JEFFERSON COUNTY

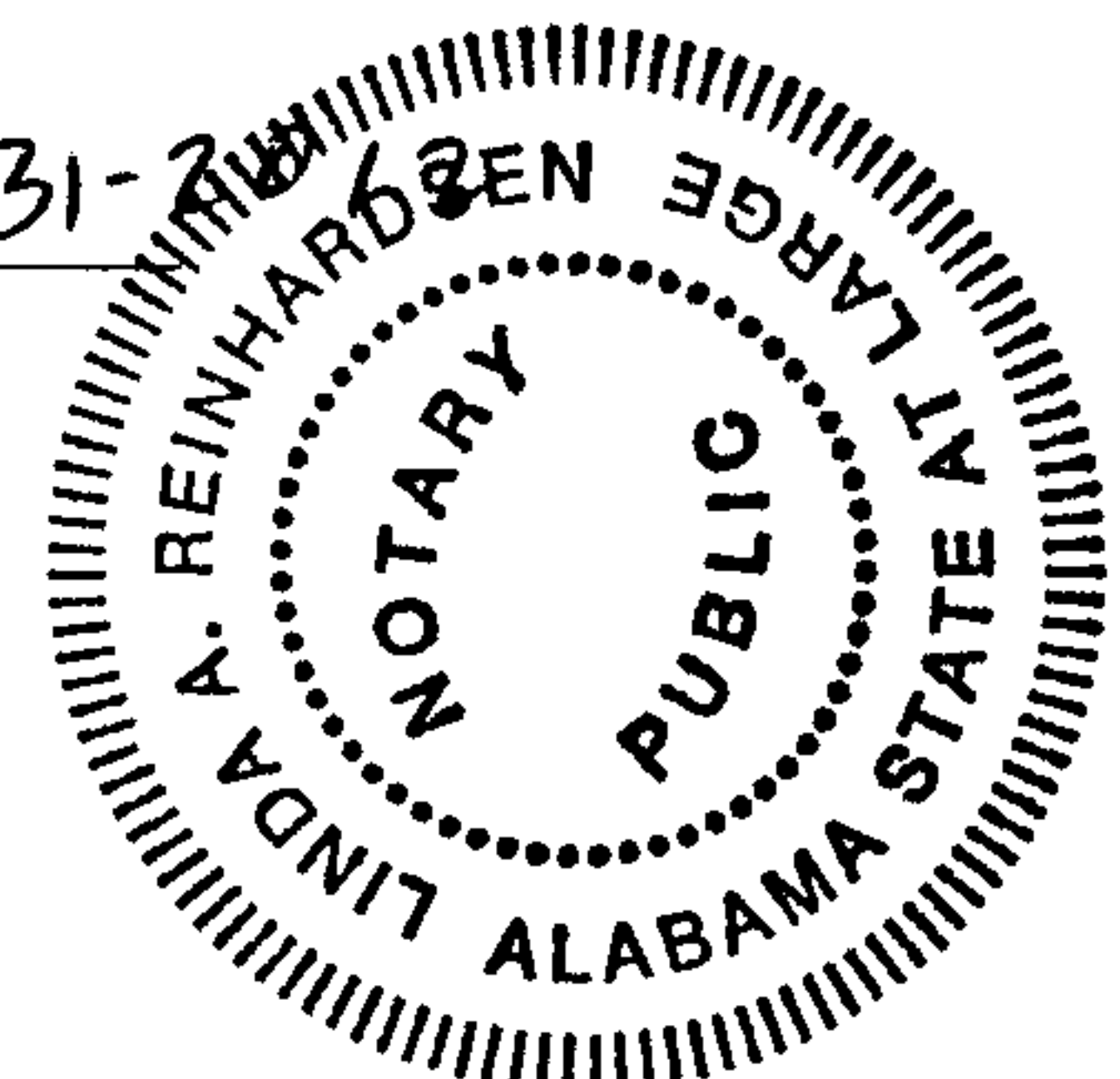
I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that, Jeff Graham, whose name as Director of Lending Services of Mutual Savings Credit Union, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal, on June 4, 2009.

Linda A. Reinhardt Notary Public

My Commission Expires: 31-2-2011

THIS INSTRUMENT WAS PREPARED BY: SHERRY WHITE  
MUTUAL SAVINGS CREDIT UNION  
P.O. BOX 362045  
HOOVER, AL 35236-2045



0262488422

Form No. 3301 (6/00)  
Short Form Commitment, EAGLE  
ASP-NO SUP

ORDER NO: 866541  
FILE NO: 4003-866541-09  
LENDER REF: 0262488422


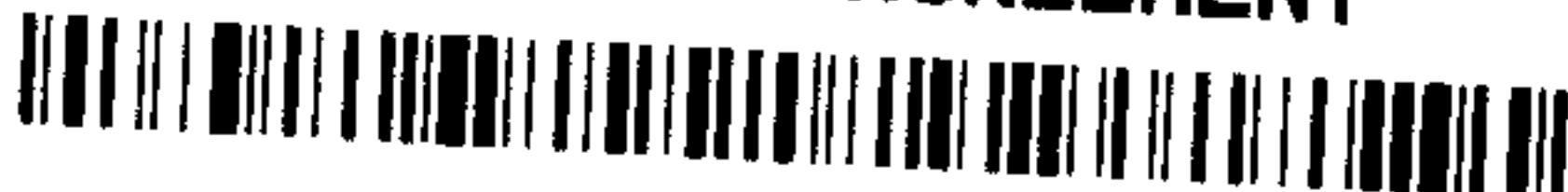
### Exhibit "A"

The land referred to in this policy is situated in the State of **Alabama**, County of **Shelby**, and described as follows:


**THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:  
LOT 18, EXCEPT THE NORTH 5 FEET THEREOF ACCORDING TO THE SURVEY OF CAHABA MANOR  
TOWN HOMES, FIRST ADDITION, AS RECORDED IN MAP BOOK 7, PAGE 57, IN THE PROBATE OFFICE  
OF SHELBY COUNTY, ALABAMA.**

APN #: 13-1-12-2-002-003.027

Being the same property conveyed to **TONI B. REEVES, TENANCY NOT STATED** by deed from **ELISE A. LAMB, AN UNMARRIED WOMAN**, dated 11/29/01, filed 12/14/01 and recorded in Deed as Inst. No. 2001-54953 in **Shelby** County Records.

 REEVES  
40790632 AL  
FIRST AMERICAN ELS  
SUBORDINATION AGREEMENT  


WHEN RECORDED, RETURN TO:  
EQUITY LOAN SERVICES, INC.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING - TEAM 1  
*Accommodation Recording Per Client Request*

  
20090629000249740 2/2 \$14.00  
Shelby Cnty Judge of Probate, AL  
06/29/2009 01:16:32 PM FILED/CERT