

STATE OF ALABAMA )  
JEFFERSON COUNTY )

### SUBORDINATION AGREEMENT

WHEREAS, Terry L. Parks, and Malinda J. Parks, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20030401000194120 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 **America's First Federal Credit Union** recorded on Inst. # 20100811000256960, in the Office of the Judge of Probate of Shelby County, being in the amount of \$220,000.00, executed by the said Terry L. Parks and Malinda J. Parks on the property described as:

Parcel 13 of Duck Cove Estates, a mates and bounds private subdivision more particularly described as follows:

Commence at the Southeast corner of the Northeast ¼ of the Southeast ¼ of Section 28, Township 24 North, Range 15 East, Shelby County, Alabama, and run North 6 degrees 23 minutes West a distance of 738.34 feet to a point, thence turn an angle of 119 degrees 07 minutes left and run 29.26 feet to a point, thence turn 9 degrees 35 minutes right and run 73.87 feet to a point, thence turn 30 degrees 07 minutes left and run 125.37 feet to a point, thence turn 21 degrees 05 minutes right and run 103.16 feet to a point, thence turn 15 degrees 11 minutes left and run 72.01 feet to a point, thence turn an angle of 18 degrees 26 minutes left and run a distance of 21.85 feet to the point of beginning of the property being described, thence turn an angle of 91 degrees 06 minutes right and run Westerly a distance of 99.74 feet to a point on the East line of a twenty (20 foot) foot wide access easement, thence turn an angle of 6 degrees 48 minutes left and run a distance of 20.04 feet to a point on the West line of same said access easement, thence turn an angle of 39 degrees 47 minutes left and run a distance of 90.32 feet to a point on the edge of water of Duck brance slough of Lay Lake, thence turn an angle of 95 degrees 45 minutes left and run Southeasterly along waters edge a distance of 153.21 feet to a point, thence turn an angle of 1 degree 82 minutes right and continue along water line a distance of 66.39 feet to a point, thence turn an angle of 122 degrees 27 minutes left and continue Northeasterly along said water line a distance of 107.79 feet to a point, thence turn an angle of 7 degrees 41 minutes left and continue Northeasterly along same said water line a distance of 79.96 feet to the point of beginning.

and as a further inducement for the said **America's First Federal Credit Union** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **America's First Federal Credit Union**, 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 **America's First Federal Credit Union**, 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  
Assistant Vice President, Mortgage Operations

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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Assistant Vice President, Mortgage Operations 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 Assistant Vice President, Mortgage Operations 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 29<sup>th</sup> day of July, 2010.

Jeffrey R. John  
Notary Public

My Commission Expires: MY COMMISSION EXPIRES APRIL 27, 2011