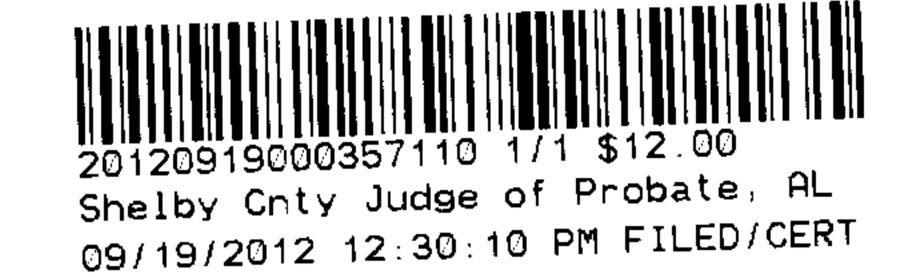
STATE OF ALABAMA) JEFFERSON COUNTY)



SUBORDINATION AGREEMENT

Lot 65, According to the Survey of Little Ridge Estates, as recorded in Map Book 9, Page 174 A and B, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Principal Mortgage**, **LLC** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Principal Mortgage, LLC**, 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 **Principal Mortgage, LLC**, 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

Mark Shaddix

Assistant Vice President, Mortgage Operations

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 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 23rd day of July, 2012.

Notary Public

My Commission Expires: MY COMMESSION EXPIRES JULY 15, 2013

Prepared by: Mary G. Peterson

3312 Old Columbiana Rd Birmingham, AL 35226