## STATE OF ALABAMA SHELBY COUNTY

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## SUBORDINATION AGREEMENT

WHEREAS Robert L. Alliston and Sandra T. Alliston, husband and wife, hereinafter referred to as the "Borrowers" whether one or more), has applied to Avadian Credit Union, ISAOA/ATIMA, hereinafter referred to as the "Lender") for a loan not to exceed \$216,000.00 be secured by a mortgage on the property hereinafter described; and

WHEREAS, Avadian Credit Union, (hereinafter the "Lienholder"), has a lien on said property which would in the absence of this agreement be superior to the mortgage to be executed by the Borrowers to the Lender; and

WHEREAS, the Lender is unwilling to make the requested loan to the Borrower unless the undersigned Lienholder subordinates its lien in said property to the mortgage to be executed by the Borrowers to the Lender.

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, and in order to induce the Lender to make the requested loan to the Borrowers, the undersigned Lienholder hereby agrees as follows:

The undersigned Lienholder hereby subordinates to the mortgage to be executed by the Borrowers to the Lender, all right, title and interest at law or equity of the undersigned Lienholder in and to the following described property situated in **Shelby County**, Alabama, to-wit:

Address: 2344 Ridge Trl, Birmingham, AL 35242-3758 Legal Description: See Exhibit "A" attached hereto and incorporated herein by reference.

Avadian Credit Union has a mortgage dated June 11, 2009 recorded in Instrument # 20090630000251220 in the principal amount of \$50,000.00 on June 30, 2009 at the Probate Office of Shelby County, Alabama (junior mortgage). Avadian Credit Union desires to subordinate its interest in said mortgage without limitation to that certain mortgage granted to Avadian Credit Union, ISAOA/ATIMA, recorded in EDDA/DB000370500 on BBADA/DB , in the probate office in Shelby County

BY:

STATE OF ALABAMA

CORPORATE ACKNOWLEDGMENT

## MADISON COUNTY

I, the undersigned authority, a Notary Public in and for said county, in said State, hereby certify that <u>Steven L. Thrasher</u> whose name as Vice President, Mortgage Lending for AVADIAN CREDIT UNION is signed to the foregoing Subordination Agreement and who is known to me, acknowledged before me on this day, that being informed on the contents of the document, he as such officer of the corporation, and with full authority, executed the same voluntarily for and as the act of the corporation on the day the same bears date.

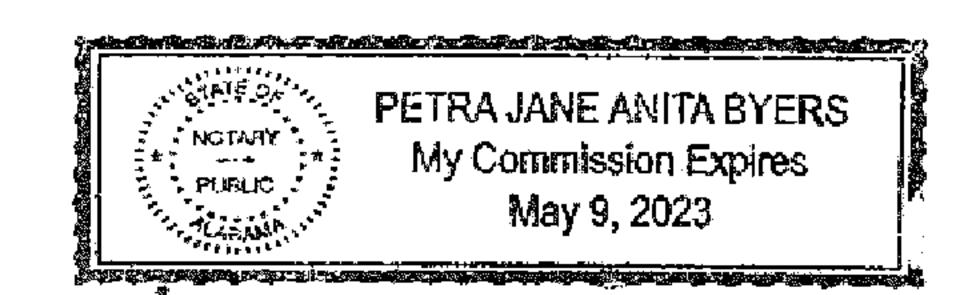
Given under my hand and official seal this 36 day of 3000

PEM June And Byens

Notary Public

My Commission Expires: 5 1 202

This instrument was prepared by: Emily Smith Avadian Credit Union 1 Riverchase Parkway South Hoover, AL 35244



## EXHIBIT A LEGAL DESCRIPTION

Lot 12A, according to a resurvey of Lots 12 and 13, First Sector, the Ridge at Meadowbrook, as recorded in Map Book 14, Page 92, in the Probate Office of Shelby County, Alabama.

Sandra Alliston is also known as Sandra T. Alliston. Robert Leon Alliston is also known as Leon Alliston



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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