

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Robert Allan Barnett and Bonnie S Barnett husband and wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst # 1996-04443 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 Regions Mortgage, Inc. recorded in Real Volume 1999-18715, in the Office of the Judge of Probate of Shelby County, being in the amount of \$72,000.00, executed by the said Robert Allan Barnett and Bonnie S Barnett on the property described as:

Lot 15, according to the Survey of Sunnybrook, First Addition, as recorded in Map Book 7, Page 1, in the Judge of Probate, Shelby County, Alabama. Minerals and mining rights excepted.

and as a further inducement for the said Regions Mortgage, Inc. to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Regions Mortgage, Inc., 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 Regions Mortgage, Inc., 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: Wanda Shoffner
Wanda Shoffner, Attorney in Fact

STATE OF ALABAMA)
JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said county in said State, hereby certify that Wanda Shoffner, whose name as Attorney in Fact 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, Wanda Shoffner, as such Attorney in Fact 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 22th day of April, 1999.

Debbie L Moore
Notary Public

My Commission Expires:
SEAL

9-29-02

Inst # 1999-18716

05/05/1999-18716-
10:15 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 SNA 8.50