

STATE OF ALABAMA )  
JEFFERSON COUNTY )

### SUBORDINATION AGREEMENT

WHEREAS, Deborah B. Foster, a single woman and David J. Beaucar, a single man, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst.#2000-30710 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 Coats & Co., Inc. recorded in Real Volume 2000, Page 37624, in the Office of the Judge of Probate of Shelby County, being in the amount of \$141,500.00, executed by the said Deborah B. Foster and David J. Beaucar on the property described as:

Lot 242, according to the survey of Yellowleaf Ridge Estates, second sector, as recorded in map book 21, page 93 A, B, & C in the probate office of Shelby County, Alabama.

and as a further inducement for the said Coats & Co., Inc. to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said Coats & Co., 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 Coats & Co., 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 authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 18<sup>th</sup> day of October, 2000.

Christopher M. Shedd  
Notary Public  
My Commission Expires: 6/12/2002

SEAL

Inst # 2000-37626

10/30/2000-37626  
11:36 AM CERTIFIED  
SHELBY COUNTY JUDGE OF PROBATE  
001 C31 11.00