

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Debra I. Spearman, a single woman, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst # 2001-05378 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 University Federal Credit Union recorded in Inst # 2001-5418, in the Office of the Judge of Probate of Shelby County, being in the amount of \$97,000.00, executed by the said Debra I. Spearman on the property described as:

Lot 9, according to the Survey of First and Second Sectors of Sunnydale, as recorded in Map Book 7, Page 75, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said University Federal Credit Union to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said University 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 University 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: Shirley Lochamy
Shirley Lochamy, 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 Shirley Lochamy, 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, Shirley Lochamy, 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 13th day of March, 2001.

Christoph M. Shedd
Notary Public

My Commission Expires:
SEAL

6/12/02

Inst # 2001-11498

03/28/2001-11498
01:08 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
001 CJ1 11.00