

SUBORDINATION AGREEMENT

Inst # 2001-11674

STATE OF ALABAMA)

03/29/2001-11674
11:32 AM CERTIFIED

JEFFERSON COUNTY)

SHELBY COUNTY JUDGE OF PROBATE
001 DJ1 11.00

WHEREAS, Linda Ann Sciandra, has applied for a loan from Home First Mortgage, LLC to refinance their existing mortgage, dated December 30 ~~20~~1997 of record in Real Volume 1997, Page 42174 in the Probate Office of SHELBY County, Alabama, to said company, covering the following described property, situated in SHELBY County, Alabama, to-wit:

Lot 7, according to the Amended Map of Dearing Downs, Ninth Addition, Phase II, as recorded in Map Book 15, Page 10, in the Probate Office of Shelby County, AL.

And

WHEREAS, FIRST FEDERAL SAVINGS BANK is the owner and holder of that certain mortgage from Linda Ann Sciandra, dated July 5, 2000 of record in Inst #2000-25022, in said Probate Office, covering the above described real estate; and

WHEREAS, FIRST FEDERAL SAVINGS BANK has agreed to subordinate its mortgage of said real estate to the new first mortgage to be executed by said Linda Ann Sciandra to Home First Mortgage, LLC, dated March 22, 2000, and recorded in 2001-11673 in said Probate Office.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, That the undersigned **FIRST FEDERAL SAVINGS BANK** hereby agrees that its mortgage above referred to is hereby subordinated and made junior and subservient to the first mortgage executed by Linda Ann Sciandra, to First Federal Savings Bank on the real estate described herein.

FIRST FEDERAL SAVINGS BANK

By Jim Smith V.P.
Its Vice President

STATE OF ALABAMA)

JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Jim Smith, whose name as Vice President of First Federal Savings Bank, a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said corporation.

GIVEN under my hand and official seal, this 14th day of March, 2001.

SEAL

Peggy Miller
NOTARY PUBLIC

January 6, 2004

My Commission Expires