

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Douglas W. Hunt, and Carolyn G. Hunt, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #1999/33885 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 **AMRO Mortgage Group, Inc.** recorded in Inst# 20021219000636390, in the Office of the Judge of Probate of Shelby County, being in the amount of \$160,000.00, executed by the said Douglas W. Hunt and Carolyn G. Hunt on the property described as:

Commence at the Southwest corner of the Northeast 1/4 of the Southwest 1/4 of Section 12, Township 20 South, Range 1 West; thence run Westerly along the South line of the NE 1/4 of the SW 1/4 of said Section an azimuth of 267 degrees, 50 minutes a distance of 8.42 feet to the center of a paved Pumpkin Swamp Road; thence run Northerly an azimuth of 00 degrees, 24 minutes along the center of said road a distance of 652.16 feet to the point of beginning; thence proceed along the previous course a distance of 23.96 feet; thence run Northeasterly along said center of said road an azimuth of 25 degrees, 30 minutes a distance of 146.12 feet; thence run Northeasterly an azimuth of 17 degrees, 35 minutes along center of said road a distance of 108.70 feet to the intersection of said road and center of Spring Branch; thence run Northeasterly along said branch an azimuth of 88 degrees, 42 minutes a distance of 160.00 feet; thence an azimuth of 62 degrees, 19 minutes Northeasterly along branch a distance of 351.50 feet; thence an azimuth of 88 degrees, 42 minutes Northeasterly along said branch a distance of 132.70 feet; thence an azimuth of 111 degrees, 04 minutes 04 Southeasterly along said branch a distance of 272.90 feet; thence an azimuth of 95 degrees, 11 minutes Southeasterly along said branch a distance of 297.27 feet; thence an azimuth of 270 degrees, 05 minutes Westerly a distance of 1352.07 feet to the point of beginning. Situated in Shelby County, Alabama.

and as a further inducement for the said **AMRO Mortgage Group, Inc.** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **AMRO Mortgage Group, 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 **AMRO Mortgage Group, 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, Mortgage Servicing Specialist

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 Mortgage Servicing Specialist 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 Mortgage Servicing Specialist 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 20th day of November, 2002.

Jane A. Penner
Notary Public

My Commission Expires: 4/28/2005