



STATE OF ALABAMA §
 §
TALLADEGA COUNTY § SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that in consideration of One and NO/100 (\$1.00) Dollar and other good and valuable considerations paid to it that COOSA PINES FEDERAL CREDIT UNION does hereby subordinate that mortgage executed by George M. Adair and wife, Gail Adair in favor of COOSA PINES FEDERAL CREDIT UNION, on November 6, 1998, which mortgage is recorded in the Office of the Judge of Probate of SHELBY County, Alabama, in Instrument #1998-45195, to that mortgage, on the same property, executed on the 5th day of February, 2003, by George M. Adair and wife, Gail Adair, in favor of Coosa Pines Federal Credit Union, which mortgage in favor of Coosa Pines Federal Credit Union is in the amount of Twenty Eight Thousand Three Hundred and NO/100 (\$28,300.00) Dollars, provided that except as herein specifically stated, the existing mortgage in favor of Coosa Pines Federal Credit Union shall continue in full force and effect.

Done this 11th day of February, 2003.

COOSA PINES FEDERAL CREDIT UNION

BY:

It's Vice-President of Lending

STATE OF ALABAMA

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TALLADEGA COUNTY

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I, the undersigned authority in and for said County and State, hereby certify that **Rick Higgins**, whose name as **Vice-President of Lending** of Coosa Pines Federal Credit Union is signed to the foregoing instrument, and who is known to me, acknowledged before me on this date that, being informed of the contents of this instrument, he, as such officer and with full authority, executed the same voluntarily on the day the same bears date, for and as the act of said Credit Union.

Given under my hand and official seal this the 11th day of February, 2003.

Notary Public

THIS INSTRUMENT PREPARED BY:
PROCTOR AND VAUGHN
Post Office Box 2129
SYLACAUGA, ALABAMA 35150

File: 45.494