

PLEASE RETURN TO:  
MOSS & CONDON, LLC  
300 UNION HILL DRIVE, SUITE 200  
BIRMINGHAM, AL 35209

20030609000359630 Pg 1/1 11.00  
Shelby Cnty Judge of Probate, AL  
06/09/2003 12:49:00 FILED/CERTIFIED

STATE OF ALABAMA )  
JEFFERSON COUNTY )

### SUBORDINATION AGREEMENT

WHEREAS, James T. Adams, and Gina A. Adams, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. # 1999-23124 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 **Rast Mortgage** recorded in Real Volume \_\_\_\_\_, Page \* 20030609000359620, in the Office of the Judge of Probate of Shelby County, being in the amount of \$213,000.00, executed by the said James T. Adams and Gina A. Adams on the property described as:

Lot 312, according to the Map of Highland Lakes, 3<sup>rd</sup> Sector, Phase I, as Eddleman Community, as recorded in Map Book 21, Page 124, in the Probate Office of Shelby County, Alabama.

Together with nonexclusive easement to use the private roadways, common area all as more particularly described in the Declaration of Easements and Master Protective Covenants for Highland Lakes, a Residential Subdivision, recorded in Inst. #1994-07111 in the Probate Office of Shelby County, Alabama, and the Declaration of Covenants, Conditions, and Restrictions for Highland Lakes, a Residential Subdivision, 3<sup>rd</sup> Sector, recorded in Inst. #1996-17544 in the Probate Office of Shelby County, Alabama (which together with all amendments thereto, is hereinafter collectively referred to as the "Declaration").

Mineral and mining rights excepted.

and as a further inducement for the said **Rast Mortgage** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Rast Mortgage**, 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 **Rast Mortgage**, 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 27<sup>th</sup> day of March, 2003.

Christy M. Shaddick  
Notary Public

My Commission Expires: 6-12-06