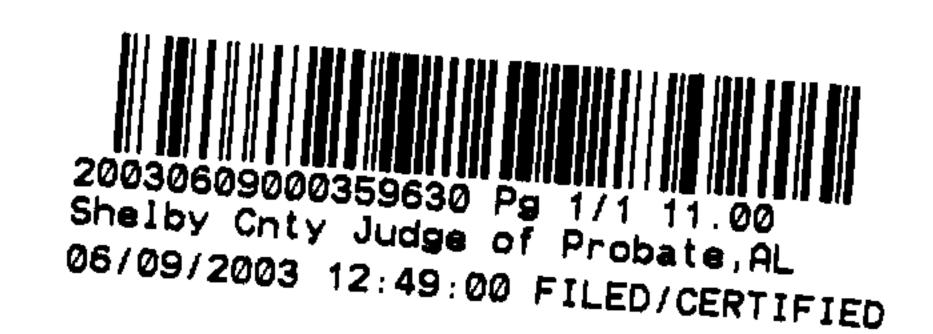
PLEASE RETURN TO:
MOSS & CONDON, LLC
300 UNION HILL DRIVE, SUITE 200
RAINGHAM, AL 35209



STATE OF ALABAMA)
JEFFERSON COUNTY)

Page >

described as:

SUBORDINATION AGREEMENT

deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. # 1999-23124

Union, is desirous of subordinating said mortgage and making same second, subservient, subject

X 20030609000359620

Lot 312, according to the Map of Highland Lakes, 3rd Sector, Phase I, as Eddleman Community,

Together with nonexclusive easement to use the private roadways, commom area all as more

Highland Lakes, a Residential Subdivision, recorded in Inst. #1994-07111 in the Probate Office of

particularly described in the Declaration of Easements and Master Protective Covenants for

Shelby County, Alabama, and the Declaration of Covenants, Conditions, and Restrictions for

Highland Lakes, a Residential Subdivision, 3rd 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").

in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property

and inferior to the lien of the mortgage to Rast Mortgage recorded in Real Volume

\$213,000.00, executed by the said James T. Adams and Gina A. Adams on the property

as recorded in Map Book 21, Page 124, in the Probate Office of Shelby County, Alabama.

therein and hereinafter described and whereas the undersigned America's First Federal Credit

WHEREAS, James T. Adams, and Gina A. Adams, Husband and Wife, did execute and

, in the Office of the Judge of Probate of Shelby County, being in the amount of

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, 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 th day of March, 2003. Child M. Sheld. Notary Public

6-12-06

My Commission Expires: