

STATE OF ALABAMA)
JEFFERSON COUNTY)

20030701000412000 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
07/01/2003 10:53:00 FILED/CERTIFIED

SUBORDINATION AGREEMENT

WHEREAS, Chester Thomas Crooks, III, and Barbara Kaye Crooks, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #2001-35759 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 **Countrywide Home Loans, Inc.** recorded in Real Volume *S, Page _____, in the Office of the Judge of Probate of Shelby County, being in the amount of \$322,650.00, executed by the said Chester Thomas Crooks, III and Barbara Kaye Crooks on the property described as:

* 20030701000411990
Lot 270, according to the Survey of Highland Lakes, 2nd Sector, an Eddleman Community, as recorded in Map Book 20, Page 150, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Countrywide Home Loans, Inc.** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Countrywide Home Loans, 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 **Countrywide Home Loans, 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 23rd day of June, 2003.

Jane A. Shumre
Notary Public

My Commission Expires: 4/28/2005