

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Jody B. Edwards, and Eric E. Edwards, Wife and Husband, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20020617000284150 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 **New South Federal Savings Bank** recorded in Real Volume *20030714000441750, Page _____, in the Office of the Judge of Probate of Shelby County, being in the amount of \$118,800.00, executed by the said Jody B. Edwards and Eric E. Edwards on the property described as:

A parcel of land located in the SW ¼ of the SE ¼ of Section 13, Township 21 South, Range 3 West, Shelby County, Alabama, described as follows:

Commence at the SW corner of the SW ¼ of the SE ¼ of Section 13, Township 21 South, Range 3 West, for the point of beginning: thence run Northwardly along the West line thereof for a distance of 821.75 feet; thence turn an angle to the right of 164 degrees 04 minutes 49 seconds for a distance of 558.10 feet to the Westerly right of way of Chestnut Circle, said point also being a point on a cul de sac having a radius of 50.0 feet and a central angle pertaining the left 114 degrees 00 minutes 22 seconds; thence run along the arc of said curve a distance of 99.49 feet to the point of reverse curve to the right; having a central angle of 42 degrees 50 minutes, and a radius of 25 feet; thence run along the arc of said curve a distance of 18.69 feet; thence run Southeasterly along the tangent of said curve a distance of 28.6 feet to the point of beginning of a curve to the left having a central angle of 33 degrees 00 minutes 22 seconds and a radius of 240.0 feet; run thence along the arc a distance of 138.25 feet to the end of said curve; thence leaving said right of way turn an angle to the right as measured from the chord of said curve 46 degrees 06 minutes 25 seconds and run a distance of 90.22 feet to the South line of said ¼ ¼ Section; thence turn an angle to the right of 80 degrees 44 minutes 04 seconds for a distance of 265.0 feet to the point of beginning; being situated in Shelby County, Alabama.

Mineral and mining rights excepted.

and as a further inducement for the said **New South Federal Savings Bank** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **New South Federal Savings Bank**, 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 **New South Federal Savings Bank**, 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 25th day of June, 2003.

Christy M. Shedd
Notary Public

My Commission Expires: 6-12-06

Preferred Title