

THE REASON FOR THE RE-RECORDING IS TO ADD THE MODIFICATION
RECORDING INFORMATION.

20030715000447300 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
07/15/2003 12:31:00 FILED/CERTIFIED

STATE OF ALABAMA

SHELBY COUNTY

MORTGAGE SUBORDINATION AGREEMENT

20030925000646760 Pg 1/1 11.00
Shelby Cnty Judge of Probate, AL
09/25/2003 12:36:00 FILED/CERTIFIED

This Agreement Made in the City of Tuscaloosa, County of Tuscaloosa, State of Alabama, on
this 7TH day of July, 2003 by and between First Federal Bank, and Delma A Craft and Judith Lavender
AKA Judith O Craft, husband and wife.

W-I-T-N-E-S-S-E-T-H:

Delma A Craft and Judith Lavender AKA Judith O Craft is the owner(s) of the following described
real property located in Shelby County, to-wit:

LOT 36 ACCORDING TO THE SURVEY OF HEATHER RIDGE AS RECORDED IN MAP BOOK 17, PAGE
22, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY
COUNTY, ALABAMA.

Whereas, First Federal Bank, is the owner of a mortgage recorded in instrument number
20020513000226500 in the records in the office of the Judge of Probate of Shelby County, Alabama
covering the real property described above, and First Federal Bank is also the owner of the promissory note
described in said mortgage, and,
* and Modified in Instrument # 20030925000646750.

Whereas, **First Federal Mortgage** has made a loan on such premises and upon the condition that
the said First Federal Bank shall subordinate the evidenced by the note and mortgage executed by **Delma A
Craft and Judith Lavender AKA Judith O Craft**.

NOW THEREFORE, in consideration of the sum of One Dollar in hand paid each of the parties
hereto to the other, the receipt hereof is hereby acknowledged and of other good and valuable
consideration, and in order to induce **First Federal Mortgage** to make the said loan and to subordinate the
said mortgage of First Federal Bank, it is mutually agreed as follows:

1. That First Federal Bank consents to and with **First Federal Mortgage** that the lien of it's
mortgage as hereinabove referenced, is now, and shall continue to be subject and subordinate
to the lien of the mortgage made to **First Federal Mortgage** in the amount of \$174,017.00
dated the 7th day of July, 2003 and recorded in the Probate Office of Shelby
County, Alabama, as instrument number 20030715000447290 ..
2. That this Agreement shall be binding upon and secure the parties hereto and their respective
heirs, legal representatives, successors and assigns, and shall inure to the benefit of **FIRST
FEDERAL MORTGAGE**, it's successors and assigns.

IN WITNESS WHEREOF, all parties to the Agreement have caused this Agreement to be signed,
thereunto duly authorized, duly attested all on this the 7th of July, 2003.

First Federal Bank

By: Barry Thompson

Barry Thompson

It's: Sr Vice President

ATTEST

By: Jean Swice

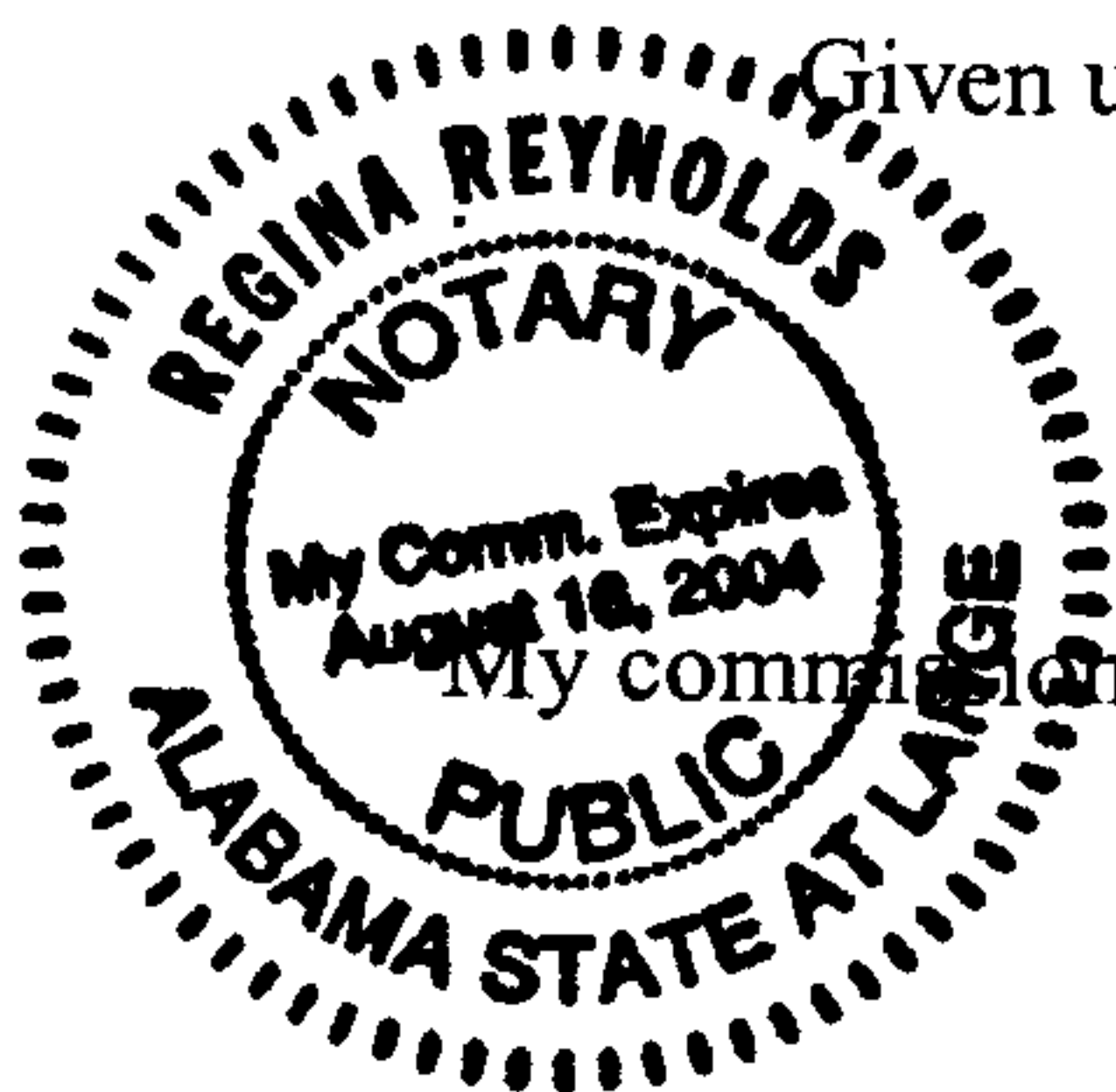
It's: Vice President

STATE OF ALABAMA

TUSCALOOSA COUNTY

On this the 7th day of July, 2003, I, the undersigned authority, a Notary Public in and for
said County, in said State, hereby certifies that **Barry Thompson, Sr Vice President** (title), of
First Federal Bank, is signed to the foregoing instrument, and who is known to me, acknowledged
before that, being informed of the contents of the conveyance, 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
corporation.

Given under my hand and official seal this the 7th day of July, 2003.



My commission expires August 16, 2004

Regina Reynolds

Notary Public