

9470



20040414000194210 Pg 1/3 17.00  
Shelby Cnty Judge of Probate, AL  
04/14/2004 14:35:00 FILED/CERTIFIED

I hereby certify this to be a true  
& correct copy of the original  
instrument.

*[Signature]*  
Closing Agent

Recording Information

## SUBORDINATION OF MORTGAGE

Whereas, Karen B. Alford as party of the first part, has executed a mortgage to State Farm Bank, FSB. recorded on the 30th day of January, 2003, recorded in Recorder's Office of Shelby County, Alabama, in Instrument No. 20030130000059800, as security for an indebtedness of Twenty One Thousand Dollars (\$21,000) as evidenced by a note dated December 16th 2002, said mortgage encumbers the property described on Exhibit A attached hereto and incorporated herein by reference.

And Whereas, the party of the first part has on the July 11, 2003, executed a mortgage in the amount of up to One Hundred Seventy Thousand Dollars (\$170,000) in favor of Flagstar Bank, said mortgage recorded 7/22/03, 2003 as Document # 20030722000465450, said mortgage on the real estate described above.

Now Therefore, for and in consideration of the sum of ONE DOLLAR (\$1.00), receipt of which is hereby acknowledged, the undersigned, State Farm Bank, FSB. does by these presents subordinate its interest by virtue of the mortgage recorded as Instrument No. 20030130000059800, Shelby County Records, to the lien of the mortgage executed by party of the first part on 7/22, 2003 and recorded as Document # 20030722000465450 in favor of Flagstar Bank. State Farm Bank, FSB. agrees that its interest under its mortgage as described above shall be subject and inferior to the new lien of the mortgage of the party of the first part to Flagstar Bank as described above.

In Witness Whereof, the undersigned have hereunto set their hands and seal this 8th day of July, 2003.

State Farm Bank, FSB.

By Valli J. Muchler  
Valli J. Muchler, Home Equity Supervisor

STATE OF MISSOURI  
COUNTY OF ST. LOUIS

On this 8th day of July, 2003, before me appeared Valli J. Muehler to me personally known, who, being by me duly sworn, did say that he/she is the Home Equity Supervisor of State Farm Bank, FSB. and that the seal affixed to the foregoing instrument is the seal of said association and that said instrument was signed and sealed on behalf of said association by authority of its board of directors, and said person acknowledged said instrument to be the free act and deed of said association.

IN TESTIMONY WHEREOF, I have herewith set my hand and affixed my official seal in the county and state aforesaid on the day and year first above written.

  
Notary Public

My term expires:

*June 26 2004*



JODI L. WOHLDMANN  
St. Louis County  
My Commission Expires  
June 26, 2004

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EXHIBIT A

Lot 28, according to the Survey of Indian Creek, Phase III, recorded in Map Book 15, Page 74,  
Shelby County, Alabama records.