

STATE OF ALABAMA JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Jennifer K. Poole, a single woman, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20030127000045880 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 ABN Amro Mortgage Group, Inc. recorded on Real ____, Page ____, in the Office of the Judge of Probate of Shelby County. Volume * being in the amount of \$102,000.00 executed by the said Jennifer K. Poole on the property described as: Insf# 20040623000341070

A part of the Southwest 1/4 of the Southwest 1/4 of Section 18, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows: Commence at the Northeast corner of the Southwest 1/4 of the Southwest 1/4 of Section 18, Township 20 South, Range 3 West, Shelby County, Alabama and run South 00 degrees 09 minutes 20 seconds West for 249.31 feet; theche South 48 degrees 56 minutes 45 seconds West for 371,92 feet to a point of intersection with the Southwesterly right of way line of Shelby County Highway No. 52, said point of intersection being the point of beginning of herein described property; thence continue South 48 degrees 56 minutes 44 seconds West for 210.00 feet; thence North 35 degrees 36 minutes 15 seconds West for 208.80 feet; thence North 48 degrees 56 minutes 46 seconds East for 210.68 feet to a point of intersection with the southwesterly right of way of said Highway No. 52; thence South 35 degrees 25 minutes 06 seconds East along said right of way for 208.86 feet to point of beginning.

and as a further inducement for the said ABN Amro Mortgage Group, Inc. to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said ABN Amro Mortgage Group, 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 ABN Amro Mortgage Group, 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 Mark Shaddix, Mortgage Operations Manager STATE OF ALABAMA JEFFERSON COUNTY) I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Mortgage Operations Manager 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, Mark Shaddix, as such Mortgage Operations Manager 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 12th day of _ My Commission Expires:_

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