

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Keith L. Edwards, and Janna L. Edwards, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20040524000274020 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 **HSBC Mortgage Corporation (USA)** recorded in Real Volume * , Page * , in the Office of the Judge of Probate of Shelby County, being in the amount of \$136,000.00, executed by the said Keith L. Edwards and Janna L. Edwards on the property described as: * 20040930000540000

Lot 2847, according to the Survey of a Corrective Map of Weatherly Highlands, The Cove, Sector 28, Phase II, as recorded in Map Book 30, Page 92, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **HSBC Mortgage Corporation (USA)** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **HSBC Mortgage Corporation (USA)**, 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 **HSBC Mortgage Corporation (USA)**, 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 September, 2004.

Cynthia Kaye McCoof
Notary Public

My Commission Expires: August 4, 2007

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