

RECORD AND RETURN TO:
NATIONS TITLE AGENCY
5214 MARYLAND WAY
SUITE 208
BRENTWOOD, TN 37027

STATE OF ALABAMA)
JEFFERSON COUNTY)

file 05TN03400



20050725000370730 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
07/25/2005 01:02:30PM FILED/CERT

SUBORDINATION AGREEMENT

WHEREAS, Ricky L. Turman, and Janet P. Turman, Husband and wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20021120000579780 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 **Countrywide Home Loans, Inc.** recorded on Real Volume _____, Page _____, in the Office of the Judge of Probate of Shelby County, being in the amount of \$260,300.00, executed by the said Ricky L. Turman and Janet P. Turman on the property described as:

Lot 2437, According to the Resurvey of Lot 2437, Riverchase Country Club, 24th Addition, as Recorded in Map Book 22, Page 15, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Countrywide Home Loans, Inc.** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Countrywide Home Loans, 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 **Countrywide Home Loans, 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

BY: Mark Shaddix

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 7th day of July, 2005.

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2007

