

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Leigh Foster, and Byron Foster, Wife and husband, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20041124000647650 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 **Mortgage America, Inc.**, recorded on Real Volume * , Page , in the Office of the Judge of Probate of Shelby County, being in the amount of \$223,500.00, executed by the said Leigh Foster and Byron Foster on the property described as:

*Inst # 20050920000486970
Lot 10, According to the Survey of a Resubdivision of Lots 1 and 4 South Cove, 3rd Sector, as Recorded in Map Book 21, Page 70, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Mortgage America, Inc.** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Mortgage America, 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 **Mortgage America, 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 14th day of September, 2005.

Melvin Lawrence
Notary Public

My Commission Expires: 1-22-07

Melvin Lawrence