

20060316000122600 1/1 \$11.00  
Shelby Cnty Judge of Probate, AL  
03/16/2006 10:05:57AM FILED/CERT

STATE OF ALABAMA )  
COUNTY OF SHELBY )

SUBORDINATION AGREEMENT

Amerifirst Home Improvement Finance Company is the owner and holder of that certain mortgage from Brian C. Watson and spouse, Stacia Watson, dated August 2005, with a face amount of \$4,699.00 and recorded in Instrument No. 20050921000489320 in the Probate Office of Shelby County, Alabama.

Amerifirst Home Improvement Finance Company does hereby declare the lien of its said mortgage and the debt thereby secured to now be \$4,475.17 and subordinate to the lien of Coats and Co., Inc. and claim of that certain mortgage dated Jan. 18 2006 from Brian C. Watson and spouse, Stacia Watson, secures a debt in the amount of \$134,000.00 and is recorded in Inst. # 20050921000 489320 in the Probate Office of Shelby County, Alabama.

Both mortgages pertain to certain real property described as follows:

Lot 5, Block 1, according to the survey of Cahaba Valley Estates, Fourth Sector, as recorded in Map Book, Page 127 in the Probate Office of Shelby County, Alabama, being situated in Shelby County, Alabama

[Legal Description]

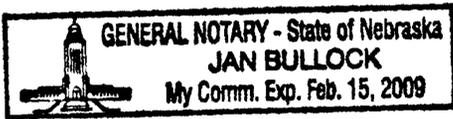
This Subordination Agreement has been caused to be executed and delivered on this 18th day Jan 2006

Amerifirst Home Improvement Finance Company  
BY: Donald D. Kluthe  
Donald D. Kluthe  
ITS: Vice-President

STATE OF Nebraska )  
COUNTY OF Douglas )

I, the undersigned, a Notary Public in and for said County in said State hereby certify that Donald D. Kluthe whose name as Vice-President of Amerifirst Home Improvement Finance Company, whose name is signed to the foregoing Subordination Agreement, and who is known to me, acknowledged before me on this day that, being informed of the contents of this instrument, he/she as such officer and with fully authority, executed the same voluntarily as the act of Amerifirst Home Improvement Finance Company.

Given under my hand and official seal this 1-18-06



Jan Bullock  
Notary Public  
Commission Expires: \_\_\_\_\_

(SEAL)