20070330000144230 1/1 $11.00
Shelby Cnty Judge of Probate, AL
03/30/2007 11:50:24AM FILED/CERT

STATE OF ALABAMA

COUNTY OF Shelby

SUBORDINATION AGREEMENT

KNOW ALL MEN BY THESE PRESENTS that First American Bank, an Alabama banking corporation as present legal holder and owner of that certain mortgage executed by J Steve Cotney and wife Vickie W Cotney, dated December 18, 2003 and recorded January 8, 2004, in Instrument #20040108000015090 in the Office of the Judge of Probate of Shelby County, Alabama, and concerning the real property lying within and being within in Shelby County, Alabama, described as follows, to wit:

Lot 120 according to the survey of Greystone Legacy 1st sector as recorded in Map Book 28 page 79A, B and C, in the office of the Judge of Probate of Shelby County Alabama.

For and in consideration of the sum of Ten and 00/100 Dollars ($10.00), and other valuable consideration in hand paid, the receipt of which is hereby acknowledged, First American Bank, has and by these presents does hereby waive the priority of the lien of said mortgage insofar as the following described mortgage is concerned, but not otherwise:

That certain Mortgage from J Steve Cotney and wife Vickie W Cotney, as Mortgagor, in favor of GMAC Mortgage, as Mortgagee, in the amount of $650,000.00, dated March 23, 2007, and recorded , in Instrument # , in the Office of Judge of Probate of Shelby County, Alabama.

IN WITNESS WHEREOF, Debra B Parrott, whose name is signed as Vice President of First American Bank, as holder of said mortgage, has caused this instrument to be executed and who is thereunto duly authorized, on this the 23rd day of March, 2007.

Debra B Parrott

By: Debra B Parrott
Its: Vice President

STATE OF Alabama

COUNTY OF Jefferson

I, the undersigned, a Notary Public in and for said county and state, hereby certify that Debra B Parrott, whose name is signed as Vice President of First American Bank to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of this conveyance, he executed the same voluntarily as and for the act of said corporation on the day the same bears date.

THIS the 23rd day of March, 2007.

Amber S Kenda

Notary Public
Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: July 12, 2009
BONDED THRU NOTARY PUBLIC UNDERWRITERS

THIS INSTRUMENT PREPARED BY: Faye Spivey

Allison May