

SUBORDINATION AGREEMENT

20090326000111780 1/1 \$11.00
Shelby Cnty Judge of Probate, AL
03/26/2009 12:28:00PM FILED/CERT

This Subordination Agreement, made March 17, 2009 between ALIANT BANK
("Requestor"), and Mutual Savings Credit Union("Lender")

Witnesseth:

Whereas, the Lender now owns and holds the following mortgages and the Bond or Note
secured thereby Mortgage Dated: JANUARY 22, 2008 made by: C. DONALD CROSS AND SPOUSE
INA F. CROSS to MUTUAL SAVINGS CREDIT UNION, in the principal sum of \$21,600.00 and
recorded FEBRUARY 17, 2009 in Instrument # 20090217000055820 in the Office of the Shelby County
Judge of Probate, Shelby County, Alabama covering legal description:

LOT 645, ACCORDING TO THE SURVEY OF WATERFORD COVE, SECTOR 4, AS
RECORDED IN MAP BOOK 36, PAGE 17, IN THE PROBATE OFFICE OF SHELBY COUNTY,
ALABAMA.

with a property address of: 117 Waterford Cove Drive, Calera, AL 35040 particularly described
therein ("The Premises") and,

Whereas, the Borrowers mentioned executed and delivered to REQUESTER a mortgage to
secure a principal sum not to exceed \$176,000.00 dollars and interest, covering the Premises and

Whereas, REQUESTER accepted said mortgage believing the mortgages held by Mutual Savings
Credit Union would be subordinated in the Manner hereinafter mentioned;

Now therefore, in consideration of \$1.00 and other good and valuable consideration paid to
Mutual Savings Credit Union receipt of which is hereby acknowledge, the Lender hereby covenants and
agrees with REQUESTER that said mortgages held by Mutual Savings Credit Union shall be subject
and subordinate in lien to the lien of a Mortgage not to exceed \$176,000.00 dollars and the interest
thereon delivered to REQUESTER.

Inst # 20090326000111770

This agreement may not be changed or terminated orally. This Agreement shall bind and endure
to the benefit of the parties hereto, their respective heirs, representatives, successors and assigns.

The Lender has duly executed this Agreement on March 17, 2009.

MUTUAL SAVINGS CREDIT UNION

JEFF GRAHAM, DIRECTOR LENDING SERVICE

STATE OF ALABAMA
JEFFERSON COUNTY

I, the undersigned, a Notary Public in and for said county, in said State, hereby certify that, Jeff Graham,
whose name as Director of Lending Services of Mutual Savings Credit Union, a corporation, is signed to the
foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the
contents of the instrument, he, as such officer and with full authority, executed the same voluntarily for and as the act
of said corporation.

Given under my hand and official seal, on March 17, 2009.

Sherry W. White
Notary Public

My Commission Expires: 3-14-12

THIS INSTRUMENT WAS PREPARED BY: SHERRY WHITE
MUTUAL SAVINGS CREDIT UNION
P.O. BOX 362045
HOOVER, AL 35236-2045

