



20090618000234510 1/1 \$13.00  
Shelby Cnty Judge of Probate, AL  
06/18/2009 11:40:10 AM FILED/CERT

## SUBORDINATION AGREEMENT

STATE OF ALABAMA )  
JEFFERSON COUNTY )

WHEREAS, Matthew Graves and Kaitlin Graves have applied for a loan from **MORTGAGE AMERICA, INC.**, Inc. the following described property, situated in Shelby County, Alabama to-wit:

Lot 105, according to the Survey of Greystone-1<sup>st</sup> Sector, 1<sup>st</sup> Phase, as recorded in Map Book 14, Page 91A & B, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.

Together with the non-exclusive easements to use the private roadways, common areas and Hugh Daniel Drive, all as more particularly described in the Greystone Residential Declaration of Covenants, Conditions and Restrictions, dated 11-6-90, and recorded in Real 317, Page 260, in the Probate Office of Shelby County, Alabama, all amendments thereto.

**And**

WHEREAS, **MORTGAGE AMERICA, INC.** is the owner and holder of that certain mortgage from Matthew Graves and Kaitlin Graves of record in Instrument No. 20090618000234510 in said Probate Office, covering the above described real estate; and

WHEREAS, **FIRST FINANCIAL BANK** has agreed to subordinate its mortgage of said real estate of Matthew Graves and Kaitlin Graves dated 6-19-06 and recorded of record in Inst.No. 20060622000301050, in said Probate Office.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that the undersigned **FIRST FINANCIAL BANK** hereby agrees that its mortgage above referred to is hereby subordinated and made junior and subservient to the first mortgage executed by , to **MORTGAGE AMERICA, INC.** on the real estate described herein.

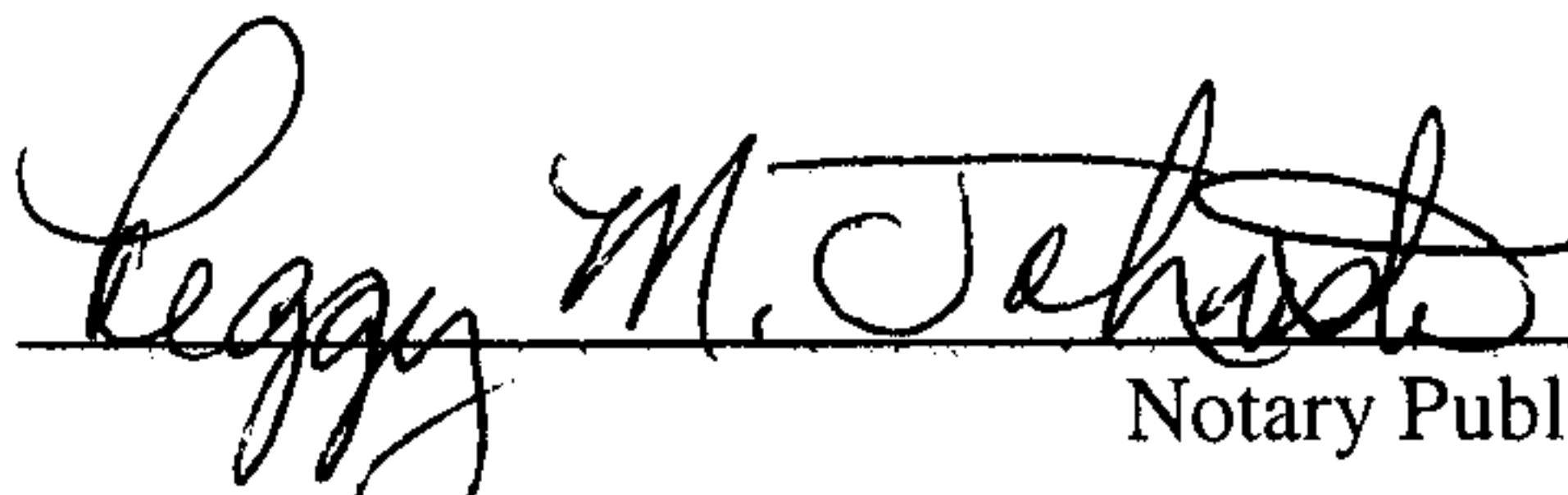
**FIRST FINANCIAL BANK**

By   
It's Assistant Vice President

STATE OF ALABAMA )  
JEFFERSON COUNTY )

I, the undersigned authority, a Notary Public in and for said County, in said State, hereby certify that Brian Waters, whose name as Assistant Vice President of **FIRST FINANCIAL BANK**, 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 said 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 this 9th day of June, 2009.

  
Notary Public

SEAL

My Commission Expires: 1-3-12

This Instrument was prepared by:  
Peggy Johnston  
First Financial Bank  
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