20100217000046810 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 02/17/2010 12:46:56 PM FILED/CERT

Subordination Agreement

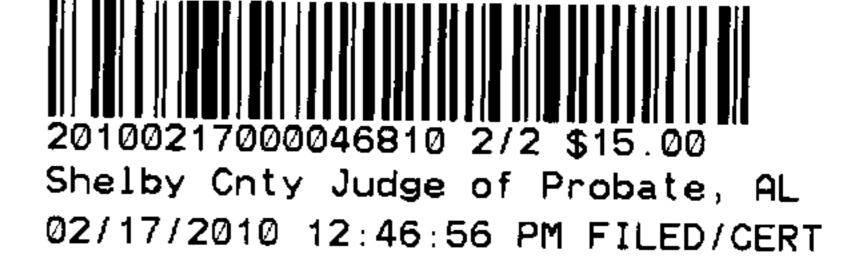
Recording Requested by: LSI
When recorded return to:
Custom Recording Solutions
2550 N. Red Hill Ave.
Santa Ana, CA 92705
(800) 756-3524 ext. 5011

CRS# 7357490

Prepared By:

Americas First Federal Credit Union 1200 4th Avenue North Birmingham, Al. 35203

STATE OF ALABAMA) JEFFERSON COUNTY)



SUBORDINATION AGREEMENT

WHEREAS, Morrell Dodd, and Judy D. Dodd, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20090122000020050 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 **Wells Fargo Bank N.A.** recorded on Inst. #2009(2000) \$1800. in the Office of the Judge of Probate of Shelby County, being in the amount of \$189,170.21, executed by the said Morrell Dodd and Judy D. Dodd on the property described as:

Lot 96, according to the Survey of Final Plat of Arbor Hill, Phase III, as recorded in Map Book 33, Page 142, in the Probate Office of Shelby County, Alabama.

ATU: 172(0007024000) and as a further inducement for the said **Wells Fargo Bank N.A.** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Wells Fargo Bank N.A.**, 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 **Wells Fargo Bank N.A.**, 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

Mark Shaddix

Assistant Vice President, Mortgage Operations

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 Assistant Vice President, Mortgage Operations 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 Assistant Vice President, Mortgage Operations 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 9th day of November, 2009.

Notary Public /

My Commission Expires: Luguet 4, 2017