

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Richard A. Speorl, and Katherine H. Speorl, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20051116000598890 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 **America's First Federal Credit Union** recorded on Inst. # 20100621000197110, in the Office of the Judge of Probate of Shelby County, being in the amount of \$68,000.00, executed by the said Richard A. Speorl and Katherine H. Speorl on the property described as:

Lot 31, according to the Survey of Chanda Terrace, Third Sector, as recorded in Map Book 10, Page 97, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **America's First Federal Credit Union** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **America's First Federal Credit Union**, 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 **America's First Federal Credit Union**, 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

BY: Mark Shaddix
Mark Shaddix
Assistant Vice President, Mortgage Operations

STATE OF ALABAMA)
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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 11th day of June, 2010.

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2011