

STATE OF ALABAMA)
JEFFERSON COUNTY)

20101122000391290 1/2 \$16.00
Shelby Cnty Judge of Probate, AL
11/22/2010 12:36:58 PM FILED/CERT

SUBORDINATION AGREEMENT

WHEREAS, Vickie M. Clark, A Single Woman, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20070831000411320 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 **PHH Mortgage Corporation** recorded on Inst. # 20101122000391280, in the Office of the Judge of Probate of Shelby County, being in the amount of \$98,000.00, executed by the said Vickie M. Clark on the property described as:

Lot 11, Block 6, according to the Survey of Broken Bow South Phase 2, as recorded in Map Book 14, Page 72, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **PHH Mortgage Corporation** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **PHH Mortgage Corporation**, 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 **PHH Mortgage Corporation**, 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

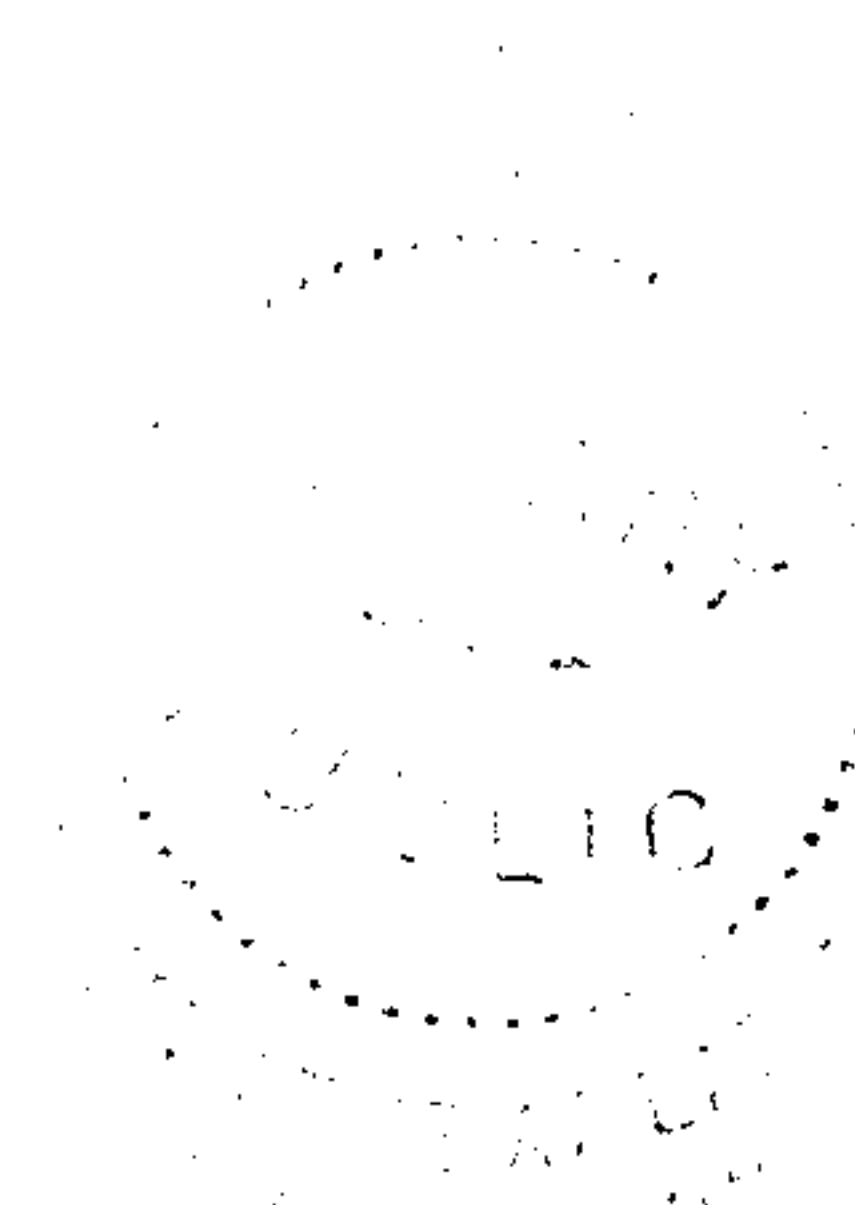
STATE OF ALABAMA)
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I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Mark Shaddix, whose name as Assistant Vice President, Mortgage Operations of America's First Federal Credit Union is signed to 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 2nd day of November, 2010

Cynthia Kaye McCool
Notary Public

My Commission Expires: August 4, 2011





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EXHIBIT A
LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT:

LOT 11, BLOCK 6, ACCORDING TO THE SURVEY OF BROKEN BOW, SOUTH PHASE II, AS RECORDED IN MAP BOOK 14, PAGE 72 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

BEING THE SAME PREMISES CONVEYED TO VICKIE M. CLARK FROM JOHN P. CLARK, AN UNMARRIED MAN, AND VICKIE M. CLARK, AN UNMARRIED WOMAN BY WARRANTY DEED DATED 12/20/2001, AND RECORDED ON 01/25/2002, DOCUMENT # 2002-04527, IN SHELBY COUNTY, AL.