

STATE OF ALABAMA)
Shelby COUNTY)

20110208000045200 1/1 \$12.00
Shelby Cnty Judge of Probate, AL
02/08/2011 11:47:00 AM FILED/CERT

SUBORDINATION AGREEMENT

WHEREAS, Beverly M. Stanfa, did execute and deliver to M & F Bank FKA First National Bank of Shelby County a certain judgment recorded in Inst. #20090921000359500 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned M & F Bank FKA First National Bank of Shelby County, is desirous of subordinating said judgment and making same second, subservient, subject and inferior to the lien of the mortgage to **America's First Federal Credit Union** recorded on Inst. #2011 02 08 0000 45190, in the Office of the Judge of Probate of Shelby County, being in the amount of \$142,300.00, executed by the said Beverly M. Stanfa on the property described as:

Lot 34, according to the Survey of Amended Plat of Narrows Reach, as recorded in Map Book 27, Page 11A and 11B, 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 M & F Bank FKA First National Bank of Shelby County does, by these presents, make, declare, and confirm that the said judgment 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 M & F Bank FKA First National Bank of Shelby County has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

M & F Bank FKA First National Bank of Shelby County

BY: *[Signature]*

STATE OF ALABAMA)
Shelby COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Geron Daniel, whose name as Vice President of M & F Bank FKA First National Bank of Shelby County 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, Geron Daniel, as such Vice President 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 27th day of January, 2011.

Amanda Miles
Notary Public

My Commission Expires: 05/27/14