

UNITED STATES OF AMERICA

STATE OF Alabama, COUNTY OF Shelby

SUBORDINATION

BE IT KNOWN, that on this 25 day of April, 2011,

BEFORE ME, the undersigned Notary Public duly commissioned and qualified in and for the State and County outlined above, and in the presence of the undersigned competent witnesses:

PERSONALLY CAME AND APPEARED: ALABAMA TELCO CREDIT UNION, appearing herein by and through its authorized, undersigned officer ("Lender"), who declared to me, Notary, that Lender is the holder of a Note and Mortgage evidence of indebtedness in the amount of \$6,000.00, dated December 23, 2008, drawn by Jeffery T. Pybas and Carol L. Pybas, husband and wife, ("Borrowers"), payable to the order of Alabama Telco Credit Union, which was recorded on December 30, 2008, in the records of Shelby County, Alabama in 2008-1230000479420 ("Lender Mortgage"), encumbering the property which is described as follows (the "Property"):

The land referred to herein below is situated in the County of Shelby, State of Alabama and is described as follows:

Lot 23, according to the Map and Survey of Royal Oaks, Second Sector, as recorded in Map Book 7, Page 77, in the Probate Office of Shelby County, Alabama.

Commonly known as 2424 Royal Lane, Pelham, AL 35124.

Borrower has declared that Borrower will execute a promissory note in the amount not to exceed \$180,000.00, made payable to the order of Platinum Mortgage, Inc., and/or Mortgage Electronic Registration Systems, Inc., Solely as Nominee for Lender, Their Successors and/or Assigns as Their Interests May Appear, which note will be secured by a Mortgage in the same amount and executed on the same date as the note, in favor of Platinum Mortgage, Inc., and/or Mortgage Electronic Registration Systems, Inc., Solely as Nominee for Lender, Their Successors and/or Assigns as Their Interests May Appear, and encumbering the Property (the "First Mortgage").

Lender hereby agrees that the relative priorities of the First Mortgage and the Lender Mortgage shall be as follows: 1) the First Mortgage shall be a first lien and mortgage on the Property; and (2) the Lender Mortgage shall be a second lien and mortgage against the Property. To effectuate the priority, Lender subordinates the Lender Mortgage to the lien of the First Mortgage, so that the Lender Mortgage is and shall remain a second mortgage on the Property.

This subordination by Lender is limited to the subordination of the relative priority and ranking of the Lender Mortgage only with respect to the First Mortgage. All other rights, mortgages, assignments, security interests, and priorities of Lender with regard to the Property are not affected by this subordination and shall continue to be governed and construed in accordance with the provisions of Alabama law, as provided in the Lender Mortgage.

Lender authorizes the Judge of Probate for the County of Jackson to note upon the records of their office an appropriate reference to this subordination at the filing of the Lender Mortgage in 2008-1230000479420, of the records of Shelby County, Alabama.

THUS DONE AND PASSED in my office on the date first written above, in the presence of the undersigned NOTARY PUBLIC.

ALABAMA TELCO CREDIT UNION

Shannon L. Potter

BY:

AMP Consumer Lending

[Signature]

NOTARY PUBLIC

Prepared by Shannon L. Porter
Alabama Telco Credit Union

Return Recorded Documents To:
Nations Direct Title
1100 Ocean Shore Blvd. Suite 200
Ormond Beach, FL 32176
(877) 236-2973