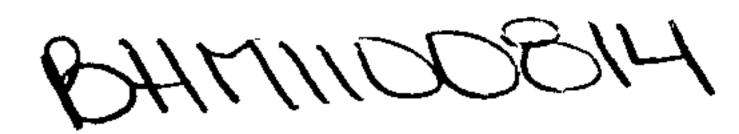
Reli Settlement Solutions, LLC 3595 Grandview Parkway, Suite 600 Birmingham, Alabama 35243





20111228000390930 1/2 \$15.00 Shelby Cnty Judge of Probate, AL 12/28/2011 09:12:58 AM FILED/CERT



SUBORDINATION AGREEMENT

STATE OF ALABAMA COUNTY OF SHELBY

WHEREAS, Roger A. Miller, Mortgagor, has an outstanding mortgage in favor of Alabama Telco Credit Union, Mortgagee, that encumbers certain real property described therein to secure an indebtedness, and said mortgage is in full force and effect; and;

WHEREAS, Roger A. Miller, Mortgagor, has made an application to Terrace Mortgage Company for a Mortgage loan in the sum of \$25,000,000 and said Terrace Mortgage Company is willing to make said loan to the said Roger A. Miller, provided he furnish it with a mortgage on the lands described in the aforesaid mortgage, and the said Alabama Telco Credit Union subordinate the above described lien and make the same second and subservient to the mortgage of Terrace Mortgage Company and;

*****\$256,000.00

WHEREAS, the said Alabama Telco Credit Union is willing to subordinate its said lien and make it second and subservient to the mortgage of said Terrace Mortgage Company as an inducement to it to make said loan.

NOW THEREFORE, in consideration of the premises and the further consideration of the sum of \$1.00, cash in hand paid, the receipt of which is hereby acknowledged, the mortgage from Roger A. Miller, Mortgagor, to Alabama Telco Credit Union, Mortgagee, in the principal amount of \$40,000.00, dated 07/01/2010, and recorded in the Probate Office of Shelby County, Alabama on 07/28/2010 in Instrument 20100728000240520, shall be second and subservient to the mortgage of Terrace Mortgage Company, Mortgagee, to secure the sum of **TERMINIAN** prus interest, on the land described therein, and the said lien of the said Alabama Telco Credit Union shall be second and subordinate to the mortgage of Terrace Mortgage Company, said mortgage to be recorded in Shelby County, Alabama.

******\$256,000.00

IT IS FURTHER agreed that should Roger A. Miller, Mortgagor, default in his payments or the terms of the real estate mortgage to Alabama Telco Credit Union, the said Alabama Telco Credit Union agrees to notify Terrace Mortgage Company of said default prior to taking legal action.



Shelby Cnty Judge of Probate, AL 12/28/2011 09:12:58 AM FILED/CERT

IN WITNESS WHEREOF, the said has caused its name to be signed on this the 3074 day of November, 2011.

Alabama Telco Credit Union

BY: William M. Chambles
As its: Supiending & Collections

STATE OF Alabama COUNTY OF JC fferson

I, the undersigned Notary Public and for said state and county, hereby certify that william R. Chancello, whose name as SVP Lendeng + Collections of Alabama Telco Credit Union, a Corporation, 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 he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said Corporation.

Given under my hand and official seal on this 30 day of November, 2011.

Notary Public

My commission expires: 0527-15

This instrument prepared by: Stewart & Associates, P.C. 3595 Grandview Parkway Suite 645 Birmingham, AL 35243