

STATE OF ALABAMA)
JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Joseph V. Pilleteri, and Katharine C. Pilleteri, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20070402000147610 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 **Metlife Home Loans** recorded on Inst. # 20120326000101870, in the Office of the Judge of Probate of Shelby County, being in the amount of \$171,000.00, executed by the said Joseph V. Pilleteri and Katharine C. Pilleteri on the property described as:


Lot 13, According to the Survey of Oakridge Second Sector, as recorded in Map Book 10, Page 50, in the Probate Office of Shelby County, Alabama.

and as a further inducement for the said **Metlife Home Loans** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **Metlife Home Loans**, 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 **Metlife Home Loans**, 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.

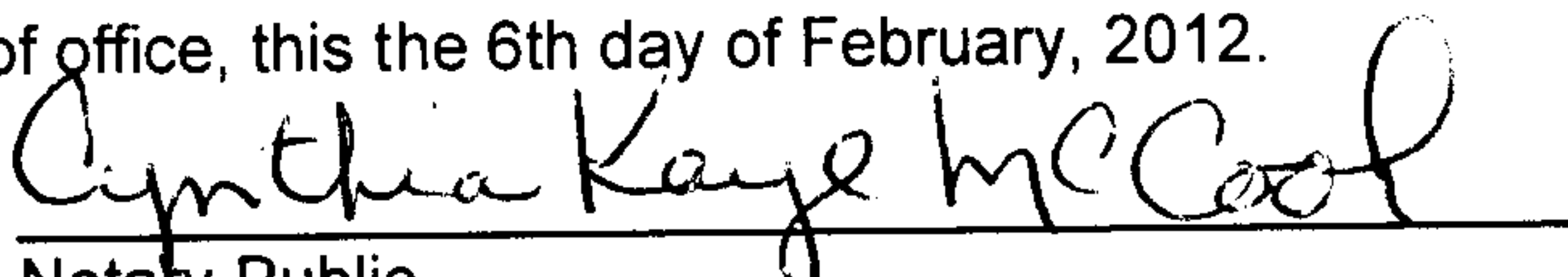
America's First Federal Credit Union

BY: 
Mark Shaddix
Assistant Vice President, Mortgage Operations

STATE OF ALABAMA)
JEFFERSON COUNTY)

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 6th day of February, 2012.


Notary Public

My Commission Expires: August 4, 2015

PREPARED BY:
AMERICA'S FIRST FEDERAL CREDIT UNION
MARK SHADDIX
#2 INVERNESS CENTER PKWY
BIRMINGHAM, AL 35242

